



**INFLUENCE OF OCCUPATIONAL STRESS AND HUMAN RESOURCE
PRACTICES ON ORGANIZATIONAL COMMITMENT AND
PSYCHOLOGICAL WELL-BEING**

**ABSTRACT
OF THE
THESIS**

SUBMITTED FOR THE AWARD OF THE DEGREE OF

**Doctor of Philosophy
IN
PSYCHOLOGY**

BY

KAINAT RIZVI

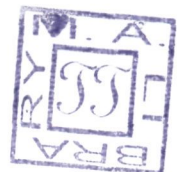
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THESIS

Abstract

The aim of this present piece of research is to study the “influence of occupational stress and human resource practices on organizational commitment and psychological well-being among bank employees”. In the present study, occupational stress and human resource practices have been taken as independent variables whereas organizational commitment and psychological well-being as dependent variables.

Liberalization of the Indian organizational environment through modification in the industrial, trade and financial policies by the government has brought in change and competition of a magnitude that was previously unknown to Indian business. In the present scenario, where multinationals and other global players are competing in the domestic market with the monopoly players, the management of organizations is expected to be more productive and efficient for survival in India. More than a decade ago, the western countries faced similar conditions. A flow of changing organizational structures and changing expectations has forced various departments of the organization to alter their perspectives on their role and function overnight. Companies are strained to make changes in their organization to give emphasis primarily on productivity in order to “survive” in India.

In this context, it would be important to identify the factors in the organizational environment that have the most positive as well as negative impact on the performance of employees in the organization in order to facilitate the positive and *impede negative factors at job setting*. Hence, the present research was undertaken to find out, how occupational stress and human resource practices can contribute to

predict the organizational commitment and psychological well-being among bank employees.

The entire work is presented in five chapters. Chapter-I deals with the historical background, meanings and concepts pertaining to occupational stress and human resource practices (IVs); organizational commitment and psychological well-being (DVs) in relation to banking organization. During the past decade, banking sectors have undergone rapid and striking changes like policy changes, downsizing, privatization, computerization, introduction of new technologies etc. These changes have taken place very quietly because of increased competition and entrance of more private sector banks. The advent of new technologies in all walks of life, coupled with globalization and privatization policies have drastically changed conventional patterns of work and interaction in all sectors. Extensive use of computers in this sector has changed the work patterns of bank employees and has made it inevitable to downsize the work force. The 1990s saw fundamental policy and structural changes in Indian banks in order to prepare India to cope with a new economic world order. Globalisation and privatisation led policies forced the banking sector to reform and to adopt a competitive frame, to cope with multinationals led environment. Structure and climate of public and private sector organizations markedly differ, and so are likely to cause different amounts of stress to its members. Evidence from existing literature states that more than 60% of bank employees have one or other problem directly or indirectly related to these drastic changes (Kumar 2006).

Problems at work place push employees to develop a “calculative” attitude in such a way that they feel, leaving the organization will imply losing benefits, good



working conditions and possibilities to remain employed in an economically healthy organization. Conversely, if employees perceive that the organization is a bad “corporate citizen”, is not committed to them, does not allow them to satisfy social needs and to perform meaningful work, their organizational identification, self-esteem and satisfaction decrease, their affective bond with the organization vanish, the sense of loyalty decrease, and the desire to leave the organization intensify (Ashford & Mael, 1989; Dutton et al., 1994, Van Schie, 2000). They do only what it is necessary for keeping the job (i.e., avoiding extra-role behaviours), and decrease their affective bonds to the organization and their sense of organizational loyalty. They also feel less prone to remain for calculative reasons that subsequently decline their commitment and productivity. So, to make employees more productive, the very first step is to increase their commitment towards organization.

Organizational commitment, one of dependent variables of this research is, in a general sense, the employee’s psychological attachment to the organization. Attraction, attachment, dedication, loyalty and support towards one’s organization are the simplest words to explain organizational commitment. Organizational commitment is thus, the psychological state that characterizes an employee’s relationship with the organization and reduces the likelihood that he or she will leave (Allen & Meyer, 2000), impacting on a broad range of attitudes and behaviours with organizational relevance, such as the intention to leave, turnover, punctuality, organizational citizenship behaviours, attitudes toward organizational change and performance (Allen & Meyer, 1996, 2000; Meyer et al., 2002). The main components of the construct are the affective (affective attachment to the organization), continuance (perceived costs associated with leaving) and normative

(feelings of obligation toward the organization) dimensions. Now organizations have initiated intervening strategies for providing prime quality work life to enhance wellbeing of employees at the workplace, to attain higher productivity, to improve performance, and to increase retention of potential employees.

Psychological well-being has been taken as another dependent variable of the present research work. Psychological well-being or subjective well-being deals with people's feeling in their day to day life (Bradburn, 1969; Campbell, 1976; Warr, 1978). The psychology of well-being aims to help people live more rewarding lives including close relationships, responsibilities to one's community and enjoyment of one's life, i.e., to experience greater subjective well-being. There are many factors that affect the psychological well-being of an individual like family conflicts, career tension, work pressure, relationship with friends, supervisors, sub-ordinates, political pressure etc. Some of the important factors that affect a persons' psychological well-being at work place are the feeling of accomplishment, feeling of using one's abilities to the fullest, recognition of work by superiors and peers, promotion opportunities, pay etc. With many other job factors, rapid changes in technology and information processing produce pressure on the professionals. They frequently have to deal with these job pressures that may have adverse consequences on their physical and psychological well-being. Stressful experiences are thought to increase health risk through two general pathways, firstly by stimulating physiological responses that are implicated in host resistance and disease pathology, and secondly by altering patterns of health-related behaviours such as smoking, alcohol consumption, and exercise (Adler, Matthews 1994, Steptoe, Wardle 1994). It is difficult to know exactly the extent to

which job factors affect employees' health and well-being. Jex and Beehr (1991) identified lack of control, interpersonal conflicts, organizational constraints, role ambiguity, role conflict and work load as being potentially important determinants of health and well-being. Among these role variables role-overload has been reported to be dominant (DeFrank and Ivancevich, 1998; Sparks and Cooper, 1999, Taylor et al., 1997, Rogers, et al., 1987, Pflanz & Ogle, 2006).

All these factors in job settings are responsible in reducing the level of psychological well-being and increasing occupational stress among employees. Occupational stress initially arises from constituent factors of job and its psychophysical environment; these factors are not inherently stressors. In fact, personal characteristics of the employee and his cognitive appraisal of job factors in the framework of his capacity and resources determine the extent of stress he would experience from a job factor or situation. So, occupational stress can be defined as negative environmental factors or stressors associated with a particular job and a person's coping capacity. Occupational stress is the first independent variable of the present research work. According to Beehr and Newman (1978) occupational stress is "a condition wherein job related factors interact with the worker to change (disrupt or enhance) his psychological conditions such that the person is forced to deviate them from their normal functioning." As stress levels have increased, people have faced rising medical bills, more accident insurance claims, increased absenteeism, and declining morale.

Condition of Indian banks is not up to the standard hence intervention of human resource management team in Indian banks has become essential because HR teams

handle the situation to change the work pattern in banks. Human resource management practices are viewed as investments in human capital management (Snell & Dean, 1992) that becomes a valuable resource for any institution. HRM practices can contribute to sustained competitive advantage through facilitating the development of competencies that are firm specific, produce complex social relationships and generate organizational knowledge (Lado and Wilson, 1994). *Therefore, HRM practices should be central to the organizational strategy (Barney, 1991, 1995).* Geringer et al. (2002) argued that the greatest competitive advantage is to be obtained from people rather than technology. They contend that investment in technology is not enough, because that technology is (or soon will be) available to competitors. The more complex the technology - the more it requires people skills anyway. It is therefore, human resource practices' has been taken as another independent variable in this research. Human resource practices can develop the human resources by making them able to acquire or sharp their capabilities, by discovering their inner potentialities and by maintaining their relationships with co-workers etc.

Chapter-II deals with the available survey of literature. It contains both theoretical and empirical works of experts working in these specific aspects. In order to understand the relationship between occupational stress and HR practices with the various job related factors especially dependent variables of this research work, a number of studies have been conducted and reported. The experience of stress reactions in the workplace is not an isolated phenomenon (Fletcher, 1988). Variety of aspects in working life have been linked to stress like role overload (DeFrank and Ivancevich, 1998; Sparks and Cooper, 1999, Taylor et al, 1997, Rogers, et al.,

1987, Pflanz & Ogle, 2006), role ambiguity (McGrath 1976; Newton and Keenan, 1987), role conflict (Burke, 1988; Nelson and Burke, 2000), responsibility for person (Pawar & Rathod 2007), quality of the social environment (Sparks and Cooper, 1999), certain behaviours of the leader (Carlopio et al., 1997; Cooper and Marshall, 1976), conflict between home and work (Fairbrother & Warn, 2003), work impact on personal relationships (Sparks and Cooper, 1999), organizational change (Davey et al., 2001), lack of privacy (Burke, 1988), educational level of an employee (Michilidis 2005, Akinnusi 1994). All these conditions contribute in increasing the level of occupational stress among employees which is associated with important occupational outcomes of job satisfaction, organisational commitment and employee withdrawal behaviour (Naumann, 1993; Sullivan and Bhagat, 1992; Tett and Meyer, 1993; Williams and Hazer, 1986). Manshor, Fontaine and Choy (2003) in their study examined the sources of occupational stress among Malaysian managers working in multi-national companies (MNCs) and found that workloads, working conditions, and relationship at work were the main concern of the managers that lead to stress at the work place. A large number of studies have reported about occupational stress in relation to psychosomatic and health problems (Mishra & Singh, 2006; Singh, Srivastava & Mandal, 1999; Jamal, 1990). Job stressors lead physical problems that are likely to be related with psychological well-being. Jackson et al. (1985) revealed that role ambiguity and role conflict are significantly correlated with physical problems. Many other reviews have been done to examine stressful work conditions and their relationship with physical and mental health and well being. Travers and Cooper(1993) provide evidence that job stressors are related to mental health

problems, physical symptoms, depression (Schaubroeck, Ganster and Fox, 1992), alcohol intake (Stffy & Laker 1991), coronary heart diseases and its risk factor (caplan & jones 1975). There is a growing body of evidence from studies in various organizational settings that occupational stress has been increasingly implicated in the aetiology of poor mental health and psychosomatic disease (House et. al. 1979). Human resource practices are being increasingly implemented to reduce employees' stress (Teo & Wates 2002), increase job satisfaction (Bradley et.al. 2004), retain them in organization (Shahnawaz et. al. 2006), and increase their organizational commitment (Donald, 2004; Paul & Anantharoman, 2004; Shahzad 2010) because greatest competitive advantage is to be obtained from people rather than technology (Geringer et al. 2002). Chang and Chen (2002) studied that HRM practices; including training and development, teamwork, benefits, human resource planning, and performance appraisal have significant effect on employee productivity. Concurring, positive and significant effects on employee productivity were found for organizations that utilize more sophisticated human resource planning, recruitment and selection strategies (Hagel 2009).

In the light of the reviews of literature, it has been found that domain specific occupational stress and HR practices simultaneously have not found to be studied among public and private sector bank employees frequently, in relation to organizational commitment and especially psychological well-being. So, investigator had decided to formulate null hypotheses which have been comprehensively described with a general notion that occupational stress and HR practices and their facets will not influence organizational commitment and its

facets as well as psychological well-being as a whole. In this way 26 null hypotheses were formulated in all.

Chapter-III describes the methodological and procedural aspects of the study. This study was conducted on a sample of bank employees (N=300). By using purposive – sampling, employees from various private (n=150) and public (n=150) sector organizations were taken. Prior to data collection, the investigator explained the purpose of the study to the subjects and assured them that their responses would be kept strictly confidential and would be utilized for the research purpose only. Data were collected individually according to their convenience. For the purpose of data collection, four measurement scales along with the personal data sheet were administered on public and private sector bank employees. Occupational stress index standardized by Srivastava and Singh (1981), Human Resource Practice Scale developed by Shawkat and Ansari (1998), Organizational Commitment Scale developed by Shah and Ansari (1998), Psychological well-being Scale developed by Bhogly and Jai prakash (1995)

Chapter-IV of the present research work describes result and discussion. Data were analyzed by using Statistical Package for Social Sciences (SPSS) version 17.0. In order to accept or reject the null hypotheses the investigator had adopted stepwise multiple regression to do proper analyses. On the basis of stepwise multiple regression analyses, the conclusion of overall findings advocate that ‘low status’ has emerged as a most significant predictor variable for organizational commitment and its facets as well as psychological well-being. ‘Flexibility’ becomes a strong component to increase and boost psychological well-being and

organizational commitment except normative commitment. 'Role conflict' also emerged as a significant predictor of continuance, normative (facets of OC) and total commitment. 'Total occupational stress' is found to be an important factor for continuance (a facet of OC) and total commitment. Normative commitment (a facet of OC), organizational commitment and psychological well-being additionally have found to be influenced by 'responsibility for person'. In case of the other dimensions of the independent variable (viz. occupational stress & HR practices) powerlessness and strenuous working condition (dimensions of OS) have emerged as predictors for affective commitment, total organizational commitment and psychological well-being. Whereas organizational climate, training, co-operation, organizational change, fairly liberal management functioning, employee management relations and appraisal system (facets of HRP) have emerged as significant predictor variables influencing criterion variables (DVs). Such findings conclude that occupational stressors and human resource practices have their significant impact on psychological well-being and organizational commitment & its facets. One important thing explored from findings is that 'low status' a very significant predictor of organizational commitment along with its facets and psychological well-being as a whole, has not been predicted by private and public sector employees separately. It may be so because while analysing total sample regression, the data increased significantly. And, ^{due to} this increased data, 'low status', that has not been found as a predictor in public and private sector banks, became an important predictor variable for total sample bank employees. The next most important factor is found flexibility. On the other hand, 'role ambiguity', 'unreasonable group and political pressure',

‘under participation’, and ‘poor peer relation’—dimensions of occupational stress were rated quite low as stressors by the employees in both types of organizations. In isolating public sector bank employees, findings indicate that ‘recognition’ and ‘total quality management’ are found twice in affective (a facet of OC) and organizational commitment and in normative (a facet of OC) and organizational commitment respectively, as predictor variables. Overall human resource practices are also found to be a significant predictor for overall organizational commitment showing that organizational commitment is very much affected by human resource practices. In case of more dimensions of HRP, forecasting human resource need in organization, employee management relations, co-operation have also found to be a significant predictors of normative commitment, total commitment and psychological well-being. In addition ‘role over-load’, ‘responsibility for person’, and ‘intrinsic impoverishment’ (facets of OS) have emerged as significant predictor variables influencing the criterion variables. So far as private sector employees are concerned, organizational commitment and its facet affective commitment as well as psychological well-being are most significantly predicted by flexibility (a dimension of HRP) among private sector bank employees. Overall occupational stress significantly predicted the continuance commitment (facet of OC) whereas powerlessness also emerged as an important factor contributing to affective (a facet of OC) and organizational commitment. And affective and normative commitment (facets of OC), predicted by appraisal system. Responsibility for person (a dimension of OS) and organizational change (a facet of HRP) have emerged as predictor variables of psychological well-being for bank employees working in private sectors.

Chapter-V incorporates conclusion and various suggestions in the light of observation and experience held by the researcher during the course of carrying out this entire research investigation which should be carefully undertaken in such future endeavours.

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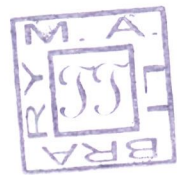
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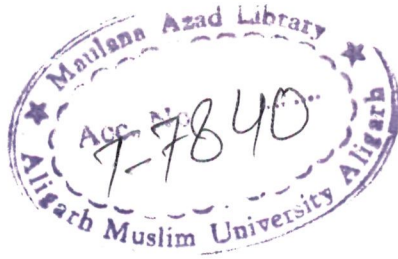
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Certificate

Certified that the thesis entitled “Influence of Occupational Stress and Human Resource Practices on Organizational Commitment and Psychological Well-Being” is a record of bonafide research, carried out under my supervision by Ms Kainat Rizvi as a regular student of this university. She has completed the thesis within the prescribed period and I am satisfied that her work is original and upto the standard. I recommend that Ms Kainat Rizvi be allowed to supplicate for the doctor of philosophy in psychology of AMU Aligarh

A handwritten signature in black ink, appearing to read 'Shah Alam', with a long horizontal stroke extending to the right.

Dr. Shah Alam
(Supervisor)

Dedicated
to
My Loving PARENTS
&
Caring SISTER
Nuzhat Fatma

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My first and foremost thank is to the Almighty, the owner and the creator of the whole universe, without whose help and guidance, nothing comes into existence and who bestowed upon me the courage, patience and strength to embark upon the work and carry it to its completion.

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Kainat
KAINAT RIZVI

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Chapter I

INTRODUCTION

Chapter-I

Introduction

The concept of 'organization' is as old as human civilization but the concept of 'effective organization' came into light with the pioneer work of Taylor (1911) who visualized the use of new systematic techniques for maximum utilization of human resources for the purpose of maximum level of productivity. Today the pattern of organization is rapidly changing with modern organizations which are being large in size and complex in nature. The word organization has two meanings one is, an institution and the other is the process of arranging, allocating and bringing relationship among men, material and machines. In other terms, organization establishes the relationship among people that collectively contribute to the attainment of organizational goals effectively. It is therefore necessary for the management not only to understand human behaviour properly but to bind that understanding for the good of the organization. In this technical world, employees are more educated than their counterparts who were ten or fifteen years ago. So, the function and principle of management have been undergone a sea change since the announcement of economic liberalization in the country in 1991. Now organizations have initiated intervening strategies for providing prime quality work to enhance well being as well as commitment towards the organization and also to utilize maximum human resources by reducing their stress at job settings. By keeping in mind the above contentions, present study is intended to explore the influence of occupational stress and HR practices on organizational commitment and psychological well-being among bank employees. In the present research endeavour, occupation stress and HR practices have been taken as independent

variables whereas organizational commitment and psychological well-being as dependent variables. A detailed description of the concept, relevance and phenomenon of all variables are given in preceding writing.

Organizational Commitment

Liberalization of the Indian organizational environment through modification in the industrial, trade and financial policies by the government has brought in change and competition of a magnitude that was previously unknown to Indian organizations. In the new liberalized scenario, where multinationals and other global players are competing in the domestic market, the management of organizations is expected to be more productive and efficient. More than a decade ago, the western countries faced similar conditions. Cascades of changing organizational structure and changing expectation have forced various departments of the companies to alter their perspectives on their role and function overnight. Companies are strained to make changes in their organization to give emphasis primarily on productivity. In order to “survive”, Indian organizations are being forced to undergo massive changes that may have negative impact on employees, health and commitment especially when employees cannot make necessary technical adjustments, a sense of uncertainty arises about the future, which in turn, creates stress and decline the level of commitment. Hellriegel, Slocum, and Woodman (2001) pointed out that organizational changes can be viewed as the greatest source of stress on the job and perhaps, in an employee's life. Concurring, Schabracq and Cooper (1998) believed that employees' stress level rises because positions and technical skills may be changed or altered. Yu (2009) also stated in this reference that organisational change may produce negative effects such as

ambiguous role, responsibilities, unemployment, a lowering of social status, family and job conflicts.

In this context, it would be important to identify the factors in the organizational environment that have the most positive as well as negative impact on the performance of employees in the organization in order to facilitate the positive and impede negative factors that subsequently will lead the higher commitment among employees toward the organization. Organizational commitment has been taken as first dependent variable in the present research work. Before understanding the concept of organizational commitment it is imperative to understand the term commitment because different thinkers have taken the term in different ways. Commitment represents everything beyond negative attraction and attachment; passive loyalty and support. It is an active involvement with the organization where employees nurture true relationships with the organization per se and willingly give their best to the organization, in order to help their organization prosper and succeed in each and every possible way. It can be contrasted with other work related attitudes, such as job satisfaction and organizational identification. Organizational identification is a form of psychological attachment occurring when employees adopt the defining characteristics of the organization as defining characteristics for themselves (Dutton et al., 1994). When employees perceive that “their” organization acts as a “true corporate citizen”, they form positive images about it and increase their organizational identification. They feel proud to identify with such an organization, develop their self-esteem, form affective bonds with the organization, develop a sense of loyalty, experience higher affective well-being, behave for sustaining/reinforcing such reputation

(e.g., by speaking well about the organization in the presence of outsiders) and make efforts to perform better and to benefit the whole organization (Dutton et al., 1994; Maignan & Ferrell, 2001a). Especially when employees feel that the organization is paying attention and responsible towards them (e.g., improving work-family balance, offering salaries higher than industry average) they tend to reciprocate (Settoon et al., 1996; Eisenberger et al., 2001) with positive attitudes toward the organization, including affective bonds and feelings of loyalty, which form a stronger sense of community feeling that they can satisfy their social intimacy and security needs ultimately experience higher levels of psychological well-being (Baumeister & Leary, 1995; Burroughs and Eby, 1998;). These positive emotions can induce people to develop higher affective and normative commitment toward the organization. Employees may also experience a sense of psychological and emotional safety (Brown & Leigh, 1996; Burroughs & Eby, 1998), develop trust in the organization and its leaders and a higher sense of organizational virtuousness (Cameron et al., 2004). In short, when employees feel that the organization is committed to them (Robertson et al., 2007), they tend to develop a sense of duty toward the organization, and are willing to reciprocate with more cooperative and supportive actions with greater loyalty, affective commitment, enthusiasm, work effort and productivity, thus performing their jobs better and contributing to organizational performance (Cameron et al., 2004; Eisenberger et al., 2001; Gavin & Mason, 2004). As Kets de Vries (2001) argues, “Meaningful activity at work becomes a way to transcend personal concerns; it becomes a way to create a sense of continuity. Meaningful work fosters the employees’ self-esteem, hope, health, happiness and sense of personal growth

(Csikszentmihalyi, 2003; Kets de Vries, 2001) Employees bring their entire self (physical, mental, emotional, and spiritual) to the organization, assume work more as a mission than as a mere “job”, which in turn makes them more affectively and normatively attached to their organizations and more committed to improving organizational performance (Gavin & Mason, 2004; Rego & Cunha, forthcoming; Sheep, 2006). In short, employees will develop higher affective and normative commitment when they perceive that their organization acts as a “true corporate citizen”. This happens because they feel identified with their organization, feel the obligation to reciprocate, satisfy their social needs and feel like carrying out meaningful work. It is also likely that they develop continuance commitment. That is to say, they develop “calculative” attitudes in such a way that they feel leaving the organization will imply losing benefits, good working conditions and possibilities to remain employed in an economically healthy organization. Conversely, if employees perceive that the organization is a bad “corporate citizen”, in that situation they do not commit to them, does not allow them to satisfy social needs and to perform meaningful work, their organizational identification, self-esteem and satisfaction decrease, their affective bond with the organization vanish, the sense of loyalty decrease, and the desire to leave the organization intensify (Ashford & Mael, 1989; Dutton et al., 1994, Van Schie, 2000). They do only what it is necessary for keeping the job (i.e., avoiding extra-role behaviours), and decrease their affective bonds to the organization and their sense of organizational loyalty. They also feel less prone to remain for calculative reasons, since they “have little to lose” if they leave the organization. And they become less committed to the organization and time after time less productive. So,

to make employees more productive, the very first step is to increase their commitment towards organization.

In today's global economy, organizations incorporate programs like total quality management, employee involvement, job enrichment, skill-based pay, gain sharing plans to gain a competitive edge. The objective of such interventions is to increase the firm productivity by controlling employee behaviour on the job and actively contribute towards achieving organizational objective, and thus building strong organizational commitment (Lawler, 1986). One of the core objectives of the management is to increase the efficiency by getting maximized productivity at the minimum cost. Job performances are typically determined by the motivation to work hard and high motivation means greater efforts and higher performances (Mitchell, 1982). Thus, it can be said that motivation is to push workers towards improved performance and increased productivity (Tung, 1981). The managements' concern has also increased for the employees for keep them motivated on the job (Mitchell, 1973). Employers use a wide range of motivational techniques including monetary incentives, goal setting, job enlargement, behaviour modification, participation, award and recognition plans, discipline counselling etc. in order to enhance the commitment of employees towards the organization.

In the field of organizational behaviour and industrial organizational psychology, organizational commitment is, in a general sense, the employee's psychological attachment to the organization. Attraction, attachment, dedication, loyalty and support towards one's organization are the simplest words to explain organizational commitment. Organizational commitment is thus the psychological

state that characterizes an employee's relationship with the organization and reduces the likelihood that (s) he will leave (Allen & Meyer, 2000), impacting on a broad range of attitudes and behaviours with organizational relevance, such as the intention to leave, turnover, punctuality, organizational citizenship behaviours, attitudes toward organizational change and performance (Allen & Meyer, 1996, 2000; Meyer et al., 2002). The main components of the construct are the affective (affective attachment to the organization), continuance (perceived costs associated with leaving) and normative (feelings of obligation toward the organization) dimensions. Employees with a strong affective bond stay in the organization because they *want to*. Those with strong continuance commitment remain in the organization because they feel they *have to*. Normatively committed employees stay because they feel they *ought to*. In general, affectively and normatively committed individuals tend to perform their jobs better, and to be more productive (Allen & Meyer, 1996, 2000; Meyer et al., 2002); continuance committed workers tend to perform less well. Each component also develops independently on the basis of different antecedents and via different processes (Allen & Meyer, 1996, 2000; Meyer & Allen, 1997; Meyer et al., 2002; Rego et al., 2004). Affective commitment develops when the employee becomes involved in, recognizes the value-relevance of, and/or derives his/her identity from, an association with the organization. Normative commitment develops when people internalize the organizational norms through socialization; receive benefits that induce them to feel the need to reciprocate and/or to accept the terms of a psychological contract (Rousseau, 1995). Continuance commitment develops when the employee perceives that there are no alternatives other than to remain in the organization.

Meyer & Allen (1991) contended that affective, continuance, and normative commitments were components rather than types because employees could have varying degrees of all three. "For example, one employee might feel both a strong attachment to an organization and a sense of obligation to remain. A second employee might enjoy working for the organization but also recognize that leaving would be very difficult from an economic standpoint. Finally, a third employee might experience a considerable degree of desire, need, and obligation to remain with the current employer (Meyer & Allen, 1997).

Organizational commitment is a recent addition to organizational behaviour's literature. Becker's (1960) "side-bet" concept was the first to define the term commitment, in organizational psychology. He analyzed that the concept enjoyed broad practice with little formal analysis or concrete theoretical reasoning. Becker (1960) defined commitment involving "consistent lines of action" in behaviour that are produced by side-bets. Side-bets link extraneous interests with a consistent line of activity. These side-bets can be lost, if activity is discontinued. Whyte (1956) gave the concept of "the organization man" refers to one's over commitment to the organization. For him, his 'organization man' is a person who works for the organization and possesses a feeling of psycho-belongingness towards the same. Hall et. al. (1970) considered commitment as the process by which the goals of organization and of individual becomes increasingly integrated or congruent. However, Sheldon (1971) stated that commitment is an attitude or an orientation towards the organization which links or attaches identity of a person to his organization. Porter et. al. (1976) opines that commitment is the strength of one's identification with job and involvement in particular organization, hence,

characterized by, one's willingness to exert considerable effort on behalf of organization and a desire to maintain their membership in it. They perceived commitment as a highly active and positive orientation towards the organization.

Organizational commitment is a universal phenomenon. It is an effect of working condition and organizational climate, other than employee's work related attitude and behaviour per se. More analytically, organizational commitment is a state in which an employee identifies with a particular organization and its goals, and wishes to maintain membership in the organization (Blau and Boal, 1987). Similarly, organizational commitment is an acceptance of organizational goals and values, willingness to retain membership in the organization (Balaji, 1992). Mottaz (1998) viewed commitment in terms of attitude and called it an effective response resulting from an evaluation of the work situation, which links or attaches the individual to the organization. Venkatachalam (1998) talked about organizational commitment as taking on the organizational identity.

Organizational commitment is to identify with one's employing organization. So, it is the relative strength of an individual's identification with the involvement in a particular organization (Mishra and Srivastave, 2001). Whatever may be the words to describe organizational commitment they measure a common concept. They indicate organizational commitment to be a bond or link of individual to the organization. It is a process through which employees of any organization identify and hence make organizational goals. They are desirous of maintaining relationship in the organization. March and Simon (1958) interpreted that real commitment creates an exchangeable relationship in which employees attach themselves to the organization in lieu of rewards or outcomes. The employees who

are truly committed to the goals and values of an organization are more likely to participate in organizational activities. Organizational commitment is a powerful tool, which can be used as an aid to achieve high level of performance. It can also be used to develop and maintain discipline in the organization (Sheldon, 1971). Steers (1977) developed a framework giving antecedents and outcomes of commitment. He divided them into three groups, based on variables which influenced commitment. These are as follows:

Personal characteristics or attachment: age, education, need for achievement and work experience are few variables describing personal characteristics.

Work experience: refers to varied socializing forces which have an impact on attachment with one's organization. It signifies experiences, attitude of individuals, as well as of groups towards their respective organizations.

Job-characteristics: job challenges, opportunities for social interactions, feedback are the determinants, which explain this category.

Increasingly, organizational commitment is also viewed as a process of identification with the goals of an organization's various departments. This also includes its human resources, their top management and also their customers, at large. Here goals and values are focal pivot of commitment. This description of organizational commitment realistically reflects the nature of an employee's attachment with the organization (Rechiers, 1985). An employee's psychological attitude toward his or her organization presents three major psychological foundations. They can be categorized as-

Compliance: It arises when attitudes and behavior are adopted for gaining rewards, not for sharing benefits.

Identification: It occurs when an individual willingly gets influenced by a relationship, in order to be proud of the accepted relation. This is like adoption of values of a group, without really adhering to them as their own.

Internalization: Here influence is adopted due to the induced attitude and behavior, which are like one's own values. The values of group and organization are one and the same (O' Reilly and Chatman, 1986).

Organizational commitment has always been the backbone of any organization. Its spirit is vital for the survival of any organizational set-up. Its importance has heightened due to present pace of development in the world. It has become a great concern for both, the employers as well as the employees. Organizational commitment has thus, become most studied work related behavioural phenomenon, which directly or indirectly influences productivity and effectiveness positively.

Psychological Well-Being

Psychological well-being has been taken as another dependent variable in the present study. The concept of well-being is very popular now-a-days, and social scientists are much concerned about the well-being of human mind. The concept of well-being is as old as human civilization. Psychological well-being or subjective well-being deals with people's feeling in their day to day life (Bradburn, 1969; Campbell, 1976; Warr, 1978). These feelings may vary from negative ones (like anxiety, depression, dissatisfaction etc.) to positive ones (like

elation, satisfaction etc.). Well being is one of the most important goals which individuals as well as societies strive for. The term denotes that something is in a good state. It does not specify what the 'something' is and what is meant by 'good'. Well being can be specified in two ways; first by specifying the 'what' and secondly by spelling out the criteria of wellness (Veenhoven, 2004). So many terms such as happiness, satisfaction, hope, positive affect, good mental health and well being have been used in the literature synonymously and interchangeably. The word well being is mostly used for specific variety of goodness, for example, living in a good environment, being of worth for the world, being able to cope with life, enjoying life etc.

Well-being is an admixture of affective, cognitive, and somatic state of affairs. It is the opposite pole of depression (Joseph and Lewis, 1998). It presents an overall view of subjective well being (Joseph and Lewis, 1998). It also includes motivational experiences of life with subjective feelings of satisfaction. Happiness and satisfaction are the steps to the goal of well-being. They involve multiple life situations as belongingness, creativity, education, familial responsibilities, financial complexities, health, matrimony, opportunities, self esteem and trust in others.

In psychology, the concept of psychological well-being or subjective well-being has started gaining impetus recently, due to hectic work schedules and metro life styles. The concept of well-being has been used in all religious books, such as Buddhism preaches love and well-being for all i.e. not only for the believers but also for the followers of other religions. Christianity's mission is to bring about true well-being for mankind. Hinduism starts with "*Sarve Bhavantu Sukhin*" (let

all enjoy well-being). Geeta claims well-being to be most important feature of life. This well-being can be attained by emancipation from anxiety producing fixation and attachments. In Islam the holy Quran states “*Saber Tawakkul*” that is to have patience and to have faith in God and observing patience leads to real well-being.

Well-being is examined as a harmonious satisfaction of one’s desires and goal (Chekola,1975). Well-being can also be defined as a dynamic state of mind characterized by a reasonable amount of harmony between ‘individuals and abilities’, ‘needs and expectations’ and ‘environmental demands and opportunities’ (Levi, 1987). Three features of subjective or psychological well-being have been identified as follows:

It is based on subjective experiences, instead of objective conditions of life.

It has a positive, as well as a negative affect, and

It is global experience, as opposed to experience in particular domain such a work (Okun and Stock 1987).

Since time immemorial, psychological well-being is a part and parcel of man’s life style. Basically it was studied in philosophy, under the name of ‘Eudemonics’, which was translated as ‘happiness’. This can be clearly studied in ‘Aristotle Nicomachea’. Later, with the absolute development of human race, socially, the compartmentalization or more precisely specialization began. This led to the concept of psychological well-being to move silently into the discipline of psychology too. And then, it has become a topic of psychology as well as philosophy and theology.

Psychological well being is the subjective feeling of contentment, happiness, satisfaction with life experiences and of one's role in the world of work, sense of achievement, utility, belongingness, and no distress, dissatisfaction or worry etc. It emphasizes positive characteristics of growth and development. There are six distinct components of psychological well-being viz; having a positive attitude towards oneself and one's past life (self acceptance), having goals and objectives that give life meaning (purpose in life), being able to manage complex demands of daily life (environmental mastery), having a sense of continued development and self realization (personal growth), possessing caring and trusting ties with others (positive relation with others); and being able to follow one's own convictions (autonomy) (Khan 2009). Diener, et. al. (1999) conceptualized psychological or subjective well-being as a broad construct, encompassing four specific and distinct components including (a) pleasant or positive well-being (e.g., joy, elation, happiness, mental health,) (b) unpleasant affect or psychological distress (e.g., guilt, shame, sadness, anxiety, worry, anger, stress, depression), (c) life satisfaction (a global evaluation of one's life), and (d) domain or situation satisfaction (e.g. work, family, leisure, health, finance, self).

Subjective well being represents people's evaluation of their lives, and includes happiness, pleasant emotions, life satisfaction and relative absence of unpleasant moods and emotions. In other words, a person's evaluation of his or her life is based on his/her cognitive and emotional reactions. The psychology well-being aims to help people live more rewarding lives including close relationships, responsibilities to one's community and enjoyment of one's life, i. e., to

experience greater subjective well-being. Subjective well-being is a subjective feeling of goodness of an individual while the psychological well-being is the overall goodness including subjective well-being of the individual.

Oishi et al. (1999) proposed “value” as a moderator of well-being. The examination of individual development and cross cultural variations in the process of well-being is a promising pathway to gain insight into the nature of subjective well-being. Subjective well-being centres on the person’s own judgement (Diener, 1984). Good life can be put into words in terms of “subjective well-being” (SWB) and in colloquial terms it is labelled as “happiness”. Subjective is not sufficient for good life, but it appears to be increasingly necessary for it (Diener: Sapita and Suh, 1998). It refers to the people’s evaluation for their life which is both affective and cognitive. People experience abundant subjective well-being when they feel many pleasant and few unpleasant emotions, when they are engaged in interesting activities, when they experience many pleasures and few pains, and when they are satisfied with their lives (Diener, 2000). General well-being is a part of the concept of positive mental health, which is not a mere absence of disease or infirmity (Verma 1988). Psychological well-being is a person’s evaluative reactions to his/her life either in terms of life satisfaction i.e. cognitive evaluations or ‘affect’ i.e. ongoing emotional reactions (Diener and Diener, 1995). Psychological well-being can be described as individual mood in a global sense, and is frequently operationalized as anxiety and depression (Krol et al. 1993). There are many factors that affect the psychological well-being of an individual like family conflicts, peer and family expectations, career tension, work pressure, relationship with friends, supervisors, sub-ordinates etc. Work is the most

important aspect of one's life. Some of the important factors that affect persons' psychological well-being at work place are the feeling of accomplishment, feeling of using one's abilities to the fullest, recognition of work by superiors and peers, promotion opportunities, pay etc. With many other job factors, rapid changes in technology and information processing produce pressure on the professionals. They frequently have to deal with these job pressures that may have adverse consequence on their physical and psychological well-being. Stressful experiences are thought to increase health risk through two general pathways: firstly by stimulating physiological responses that are implicated in host resistance and disease pathology, and secondly by altering patterns of health-related behaviors such as smoking, alcohol consumption, and exercise (Adler, Matthews 1994, Steptoe, Wardle 1994). It is difficult to know exactly the extent to which job factors affect employees' health and well-being. Majority of job stress models posit a general causal flow from environmental conditions (job stressors) to employee health and well-being (Singh 2007). Jex and Beehr (1991) identified lack of control, interpersonal conflicts, organizational constraints, role ambiguity, role conflict and work load as being potentially important determinants of health and well-being. Among these role variables role-overload have been reported to be dominant (Rogers, et al., 1987, Pflanz & Ogle, 2006). Job strains are adverse reactions that employees have due to job stresses. Jex and Beehr (1991) discussed three categories of job strains i.e., behavioural, physical and psychological strains. Behavioural strains are things that people do in response to job stressors such as drinking alcohol on the job and staying home from work when not ill. Physical strains are manifestation of health such as disease or physiological symptoms. (e.g.

headache) psychological strains are affective reactions including attitudes (e.g. job dissatisfaction) or emotions (anxiety and frustration). The organizational conditions most frequently identified and researched as stressors are job qualities, roles in the organization and relationship at work. Factors commonly associated with stress at work place are, work overload, role conflict and role ambiguity, poor peer relation, political pressure (Rizvi, 2009). Many researchers have proved that middle level managers feel more stress than front and upper level managers. The middle level managers reported higher job pressure than their counterparts in a number of job areas, including time, dealing with people's problem, dealing with rules and regulations of the company, working long hours and being asked to use new methods (Marshall and Copper, 1978). A large number of studies have reported that occupational stress is significantly related to psychosomatic and health problems. (Mishra and Singh, 2006 ; Singh, Srivastava and Mandal , 1999 ; Jamal , 1990). Jackson et al. (1985) revealed that role ambiguity and role conflict are significantly correlated with physical problems. From the documented evidence, it is clear that as far as work life is concerned extreme stress is so aversive to employees that they will try to avoid it by withdrawing either psychologically (through disinterest or lack of involvement in the job etc.) physically (frequently late coming, absenteeism, lethargy etc.) or by leaving the job entirely (Beehr and Newman, 1978). Many other reviews have been done to examine stressful work conditions and their relationship with physical and mental health and well being. Travers and Cooper (1993) provide evidence that job stressors are related to mental health problems, physical symptoms and depression (Schaubroeck, Ganster and Fox, 1992), alcohol intake (Steffy & Laker, 1991)

coronary heart diseases and its risk factor (Caplan & Jones 1975). There is a growing body of evidence from studies in various organizational setting that occupational stress has been increasingly implicated in the aetiology of poor mental health and psychosomatic disease (House et. al. 1979). Occupational stress can reduce productivity, increase mistakes and accidents at work, encourage absenteeism, lower morale, increase conflict with others and cause physical and emotional problems (Pflanz & Ogle, 2006) and finally poor life satisfaction (Pawar & Rathod, 2007). These affect a person's overall health, and make him passive to enjoy life as the sense of 'enjoyment of life' (commonly referred as satisfaction, happiness and joy) or subjective appreciation of life (Veenhoven, 2004) is also conceptualized as an indicator of well-being. One's conscious sense of happiness-presence of pleasure and absence of pain has two meanings a) state of well-being characterized by emotions ranging from contentment to intense enjoy; and b) emotion experienced when in a state of well-being. The descriptors of contentment are satisfaction, mood (positive) and enjoyment (Khan 2007). Diener (1984) reported that happy people tend to have high self esteem, a satisfying love relationship, a meaningful religious faith and sufficient social activities. Happiness does not appear to be related to age, sex, race, education. Happy people may have greater self- confidence, sociability, or better social relationships and other characteristics of those high in well-being.

Psychological well-being plays a significant role in one's private and social life; consequently it affects the home environment as well as the work environment of a person. Those high on psychological well-being tend to be in a good mental state and having healthy adjustment with their environment while person low on the

measure of psychological well-being may show unhappiness, poor social relations, and maladjustments with work environment etc. Poor psychological well-being would impair one's life in various ways. Psychological well-being leads to desirable outcomes, including economic ones. Furthermore economic outcomes do not always lead to positive psychological well-being. In a very intensive research done by Diener (1999) and his colleagues, it has been found that people, who score high in psychological well-being, later earn high income and perform better at work than people who score low in well-being. It is also found to have a positive relationship with physical health. In addition, it is often noticed that what a society measures will in turn influence the attitude of people. If a society takes greater effort to measure productivity, people in the society are likely to focus more on it, sometimes to the detriment of other values. If a society regularly assesses well-being, people will pay attention to it and learn more about its causes. Psychological well-being is therefore valuable not only because it assesses well-being directly but because it is beneficial as a national priority in itself.

Occupational Stress

Stress and anxiety have become pervading features of people's life in modern world. Despite advancement in science and technology, remarkable growths of economy, and sources of luxury, majority of people all over the world, seem to be experiencing moderate to high degree of stress in various spheres of their lives. Consistently increasing rates of psychosomatic, psychological disorders and feeling of frustration and dissatisfaction with life in general reflect the high level

of stress being experienced by people in the present day world (Srivastava 1999). As stress levels have increased, people have faced rising medical bills, more accident insurance claims, increased absenteeism, and declining morale. Due to globalization and liberalization most employees not only in India but also from other countries increasingly complain about rising and high level of stress at work. During the past decade, banking sectors have undergone thorough rapid and striking changes like policy changes, downsizing, privatization, computerization, introduction of new technologies etc. These changes have taken place very quietly because of increased competition and entrance of more private sector banks. The advent of new technologies in all walks of life, coupled with globalization and privatization policies have drastically changed conventional patterns of work and interaction in all sectors. Extensive use of computers in this sector has changed the work patterns of the bank employees and has made it inevitable to downsize the work force. The 1990s saw fundamental policy and structural changes in Indian banks in order to prepare India to cope with a new economic world order. Globalisation and privatisation led policies forced the banking sector to reform and to adopt a competitive frame, to cope with a multinationals led environment. Structure and climate of public and private sector organizations markedly differ, and so are likely to cause different amounts of stress to its members. Evidence from existing literature states that more than 60% of bank employees have one or other problem directly or indirectly related to these drastic changes (Kumar, 2006). The above factors and changes cause occupational stress and related disorders among employees. The first independent variable of this research is occupational stress, hence this term needs some explanation. The concept of stress

was first introduced by Hans Selye into Life Science in 1936. He is regarded by many as the father of stress researches. His book *The Stress of Life* (1956) did much to bring the concept into public domain and his General Adaptation Syndrome (GAS) is one of the seminal concepts in the field. According to this concept, there are three phases of response to stress; the first phase is alarm, second phase continues with resistance, and the third, may terminate with exhaustion. These three phases are incorporated in physical and chemical changes which prepare an individual to fight or flee. According to Selye (1979) stress is the non-specific response of the body to any demand on it for readjustment or adaptation. By 'non-specific' he means that the same patterns of responses could be produced by any number of different stressful stimuli or stressor and if anybody is unable to adjust or adapt to the environment, the situation would cause stress, depending upon the perception of the individual or how he perceives the situation or environment. Further, Selye (1974) argued that "any kind of normal activity can produce considerable stress without causing any harmful effects". Stress may refer to "external influences acting on individuals (Selye, 1976), physiological reactions to such influences (Mayer 2000), psychological interpretation of both the external influences and the physiological reactions (Code and Langan-Fox, 2001), and adverse behavioural reactions exhibited in work, or social situations, or both (Richmond and Kehoe, 1999). Lazarus and Folkman (1984) defined stress as "the result of a particular relationship between the person and the environment that is appraised by the person as taxing or exceeding his or her resources and endangering his or her well-being". Therefore stress is viewed as residing neither solely in the individual nor in the environment but in the transaction between these

two. So, stress exists when the demands on a person are perceived as taxing or exceeding the person's adjusting capacity.

Attempts to define stress have been many and varied (Kilty and Bond, 1982) but the most accepted definition of stress states that "Stress is a dynamic condition in which an individual is confronted with an opportunity, constraint or demand to what he/she desired and for which the outcome is too perceived to both uncertain and important" (Schuler, 1980). Sutherland and Cooper (2000) pointed out that the use of the word stress is now so common that it is used interchangeably to refer to a state or condition, a symptom, or the cause of a state or a symptom. In many ways, stress has become the easy explanation for all ills (a 'whipping boy') that serves to obfuscate rather than clarify employee experience of work. Stressors vary and they may be in the form of day-to-day worries, major events, prolonged problematic work situations or they may arise from certain ideas, thoughts and perceptions that evoke negative emotions. For example, the idea that one may not reach the position that one aspires to (Buunk and Janssen, 1992) may lead to stress. This reasoning suggests that many occupations have their own characteristic stressors. Adults spend more time in work than in other activity. It is not surprising then, that job and career are central sources of stress. Some of the factors producing stress in a job setting are obvious; discrimination, extreme overload, role ambiguity, role conflicts, relationship with co-workers, political pressure etc. Stress at work resulting from increasing complexities of work and its divergent demands have become the prominent and the pervading feature of modern organizations. It is associated with impaired individual functioning in the workplace. Negative effects of stress include reduced efficiency, decreased

capacity to perform, dampened initiative and reduced interest in working, increased rigidity of thought, a lack of concern for the organisation and colleagues, and a loss of responsibility (Greenberg and Baron, 1995; Matteson and Ivancevich, 1982). Stress has been associated with important occupational outcomes of job satisfaction, organisational commitment and employee withdrawal behaviour (Naumann, 1993; Sullivan and Bhagat, 1992; Tett and Meyer, 1993; Williams and Hazer, 1986). Researches in this area of organizational psychology and management have used the term 'job stress' to denote employee's mental state aroused by a job situation or a combination of job situations perceived as presenting excessive and divergent demands (Srivastava 1999).

Due to the minute difference in the phenomenon of job stress, work stress, occupational stress and organizational stress, experts use these terms interchangeably. Organizational stress arises out of the organizational climate and structure. Job stress is the result of physical working conditions while work stress is experienced during the work performance of the employee. On the other hand, occupational stress is used in a broader sense, which refers to the intrinsic aspects of job, organizational structure and climate as well as the role facets in the organization. Literature on occupational stress revealed that there are a number of factors related to job that affect the behaviour of employees. (McLean 1974; Brief, Schuler and Vansell, 1998). Occupational stress initially arises from constituent factors of job and its psycho-physical environment; these factors are not inherently stressors. In fact, personal characteristics of the employee and his cognitive appraisal of job factors in the framework of his capacity and resources determine the extent of stress he would experience from a job factor or situation. So,

occupational stress can be defined as negative environmental factors or stressors associated with a particular job and a person's coping capacity. Many experts have defined occupational stress in different ways. Margolis, Kores, & Quinn.(1974) have defined occupational stress "as a condition at work interacting with worker's-characteristics to disrupt his psychological or physiological homeostasis". According to Beehr and Newman (1978) occupational stress is "a condition wherein job related factors interact with the worker to change (disrupt or enhance) his psychological conditions such that the person is forced to deviate them from their normal functioning". A lot of factors in job setting are known to cause occupational stress in employees. Cox (1993) identified two prominent sources of stress arising from an individual's role within an organization; role ambiguity and role conflict. Burke (1988) takes the view that research on role conflict and ambiguity is extremely homogenous and does not separate the two constructs in describing the variables which correlate with them. Role conflict and ambiguity are correlated positively with tension, fatigue, and absenteeism, leaving the job, psychological and physiological general strain. Role conflict and ambiguity are correlated negatively with job satisfaction, physical withdrawal, supervisory satisfaction, performance, job involvement, decision making, organizational commitment, tolerance for conflict and group cohesion reported influence.

With regard to the sources of occupational stress, three major categories can be identified:

- Organizational characteristics and process;
- Working conditions and interpersonal relationships; and

- Job demands and role characteristics.

Among organizational characteristics that have been suggested as stressful are high degrees of centralization, formalization, and specialization, as well as large size and low rate of upward mobility. Organizational policies and processes that lead to pay inequities, frequent relocation, poor communication, ambiguous or conflicting task assignment, shift work and inadequate feedback on performance also are seen as likely sources of stress.

As far as working conditions are concerned; crowding, lack of privacy, noise, excessive heat or cold, inadequate lighting, glaring or flickering lights and the presence of toxic chemicals and other air pollutants distinguish some working conditions identified as occupational stressors. Interpersonal relationships at work characterized by a lack of recognition, acceptance and trust, as well as competition and conflict, are seen as stress inducing.

Srivastava and Singh (1981) identified twelve factors which cause occupational stress, such as: role overload, role ambiguity, role conflict, group pressure, low profitability, under participation, low status, responsibility for people, intrinsic impoverishment, strenuous working conditions, poor peer relations and powerlessness. McGrath (1976) suggested the following six sources of occupational stress- task-based stress (difficulty, ambiguity, load etc), role-based stress (conflict, ambiguity, load etc.), stress intrinsic to behaviour setting (e.g. effect of crowding and under manning, etc), stress arising from the physical environment itself (e.g., extreme hot/ cold, hostile forces, etc), stress arising from

social environment in sense of interpersonal relations (e.g. interpersonal disagreement, privacy, isolation, etc.) stress within the person's system, which the focal person brings with him to the situation (e.g. anxiety, perceptual style, motivation, experience, etc). In a study, Pestonjee and Singh (1987) noted that managers in private enterprises rated higher on role stress. Similar results were revealed in the study conducted by Singh (1987) who observed that public sector employees experience comparatively less job stress. But in another study Banerjee (1989) observed that public sector employees perceive comparatively more job stress. In an extensive study, Srivastava (1999) examined the effect of overall nature (structure, system, climate, and culture) of the organization on employees' occupational stress. He pointed out that employees operating in the public and private sector organizations significantly differ with regard to the stress they perceive arising from various components of their jobs. Employees belonging to the public sector organizations experienced markedly higher stress stemming from most of the components of their jobs, such as role ambiguity, role conflict, group pressures, responsibility for person, supervision, and control, under participation, powerlessness, poor-peer relations, unprofitability, low status, strenuous working conditions, and intrinsic impoverishment, but surprisingly no significant difference could be seen between the employees of the two enterprises so far as stress of role overload was concerned and it was also noted that powerlessness, under participation and low profitability were among the predominant job stressors for the public sector employees whereas the private sector employees perceived responsibility for person, low profitability and role overload as prominent job stressors. On the other hand, intrinsic impoverishment, low status and poor peer

relations were rated quite low as job stressors by the employees in both types of organizations.

The nature of severity of occupational stress may be more adequate and conveniently understood by observing physical and psychological symptoms which occur in the employees under the condition of job stress. Beehr and Newman (1976) have outlined three categories of these symptoms:

Psychological Symptoms: These include job dissatisfaction, disliking for the job, depression, anxiety, boredom, frustration, isolation, and resentment. Having these problems, the employee is less able to cope with job problems in a way that would improve his work conditions and enhance his mental outlook.

Physiological symptoms: Though it is difficult to know how much these physical symptoms have been caused by a particular job stress verses other aspect of an employees' life, it has been established that consistent job stress links with certain physical symptoms and diseases. The common physical symptoms of occupational stress are cardiovascular diseases, gastrointestinal problems, allergies, skin diseases, headaches and respiratory diseases.

Behavioural Symptoms: The behavioural stress symptoms of job stress can be classified into two categories. The first category of the symptoms belongs to the focal employees while the other belongs to the organization. The employee-centred symptoms are avoidance of work, increased intake of alcohol or drugs, overeating or under eating, aggression towards co-workers or family members, and interpersonal problems in general. The organization related symptoms of job stress include absenteeism, leaving the job, accident proneness and decrease in

work efficiency. It is difficult to say what precisely the dollar cost of stress to the organization is. The United States Clearing House for Mental Health Information reported that U.S. industry has an annual \$17 billion decrease in production capacity due to stress related problems. Others estimate that at least \$60 billion is lost annually by organizations solely because of stress related physical illness (Matteson & Ivancevich, 1982). Alexandra (2007) also reported that, according to the American Institute of Stress, the nation's employers spend \$300 billion each year as a result of absenteeism, turnover and diminished productivity directly related to stress. 40% of turnover is also related to occupational stress with a price tag of \$3,000 to \$13,000 to replace one employee. These figures clearly indicate the negative impact of occupational stress on employees.

Jones (1984) cited the following cost figures derived from research completed by the National Safety Council, the College of Insurance, and the National Institute of Occupational Safety and Health. According to him approximately 75 to 85 percent of all industrial accidents are caused by an inability to cope with stress, and in recent years such accidents cost U.S. companies \$32 billion. As for as health is concerned, National Safety Council pointed out that the heart diseases associated with stress were responsible for an annual loss of more than 135 million work days. Stress related headaches are the leading cause of lost work hours in American Industry, psychological or psychosomatic problems contribute to more than 60 percent of long term employees' disability cases, and \$26 billion is spent annually on disability payments and medical bills. This shows a direct relation of stress to health.

One study in this regard conducted by Karasek et al. (1981) on 1461 employed men found that low decision latitude, expressed as low intellectual discretion and low personal freedom, was associated with increased risk of cardiovascular disease. And one more study carried out by Karasek et al. (1990) on 1600 Swedish working men found that 20% of workers, who described their work as both psychologically demanding and low on a scale measuring latitude to make decisions, reported heart disease symptoms. Similarly, Ivancevich (1979) found in a study of 154 project engineers with 'management-level responsibilities' that participation in decision-making correlated negatively with physical symptoms like job tension, role conflict, role ambiguity and fatigue. Work and non work problems both affect the employee's health simultaneously. In this context, Mind (1992) conducted a study on 109 British companies in which 63% of the companies surveyed said that they believed that problems at work caused equal or more stress than personal problems.

In the present field, one useful model has been developed by Marshall and Cooper (1979) who located workplace stressors under six broad categories comprising: factors intrinsic to the job; role in the organization; relationships at work; career development and achievement; organizational structure and climate; and the home-work interface. Factors such as accidents, low productivity, absenteeism and increased tardiness may disrupt the operation of an organization. Employees under stress often display behavioural changes. Sleep disorders, overeating, smoking, substance abuse, hostility and burnout are found in workers experiencing job stress (Raj et. al., 2006). Both the employees and the organizations are affected by these occupational stressors.

There is considerable amount of occupational stress making the employees less productive, but researchers have identified various techniques to prevail over it. The employee can reduce occupational stress by considering the person-environment (P-E) fit theory, proposed by French et al. (1974). According to this theory, poor fit or misfit between employee and his work and environment results in psychological stress and health strain. This theory is based on the assumption that people vary in their needs, expectations and abilities just as jobs vary in their requirement, demands and incentives. When there is poor fit between the characteristics of the employee and of the job, P-E fit theory predicts that the employee's well-being will be affected. In this theory the fit is not unilateral. It is rather bilateral fit between employee and his job. Both should satisfy each other's demands or expectations. Poor or insufficient supply from either side would cause stress. One form of fit involves the discrepancy between the need and aspiration of the employee and supplies in the job and environment to meet his needs and goals. A good P-E fit occurs when the supplies in the environment (i.e., money, support from supervisors and colleagues, opportunity to satisfy needs for affiliation, power and achievement) are sufficient to satisfy the motives of the employee.

Second form of fit involves the relationship between the requirements and demands on the job and the abilities of the employee to meet those demands. If the demand of the job exceed the abilities of the employees or does not match with the temperaments and interest of the employees, it will cause stress and result in psychological strain. If supplies for the motives of the person are threatened by discrepancies between demand and abilities, the individual will experience stress. P-E fit theory emphasises the causal relationship between misfit and strain. The

exact contents and process of relationship of misfit is determined by following factors: (1) needs which are not being satisfied, (2) abilities to meet the job demands, (3) the genetic and socio-cultural background of the employee, (4) defence and coping predispositions, and (5) situational constraints on particular response.

In fact, the degree of P-E fit can be determined objectively and subjectively. Objective P-E fit refers to the fit between the objective person and the objective environment i.e., fit independent of individual's perception of P-E fit. P-E fit represents the interaction of the person and the environment rather than an outcome which each cause. The central theme of the theory was that misfit to either kind results in stress and threat to well-being of the focal employee. Harrison (1976) also accepted and proved validity of the P-E fit model of job stress. Following steps would be utilized to avoid job tension at individual level:

- Recognize the interaction to job role
- Maintain perspective
- Keep a balance between work and recreation and
- Identify and accept emotional needs

Stressors at the individual level have been studied more than any other category. Role conflicts, role ambiguity, role overload and under load are widely examined as individual stressors (Mc Grath 1976; Newton and Keenan, 1987). It is also reported by many researchers that low job satisfaction is associated with high stress (Hollingworth et al., Abdul Halim, 1981; Keller et al., 1975; Leigh et al., 1988).

At initial organizational level, selection of suitable personnel and their proper training in the framework of the job requirements can largely help in preventing or mitigating the job stress likely to be caused by a misfit between employee and his job demands and from job difficulty. Managers should also identify the potential sources of stress in work environment and make efforts to remove, correct or control them to the maximum possible extent through effective corrective interventions.

Structure and climate of the organization largely influence job behaviour of its members as well as its overall effectiveness. A variety of stress can be easily prevented or mitigated by improving organizational structure and creating a congenial climate in the organization. Ross and Altmaier (1994) have mentioned three interventional strategies for dealing with stress arising from inadequate organizational structure and climate i.e., decentralization, participative decision making and climate survey. Undoubtedly, list of potential occupational stressors is lengthy. Occupational stress is, to a degree, a condition that can be managed or controlled.

Human Resource Practices

The second independent variable of present research is human resource practices. Organizations are made up of people and function through people. Without people organizations can't exist. The resources of men, money, materials, and machinery are collective, coordinative and utilized through people. These resources by themselves can't fulfil the objectives of an organization. They need to be united into a team. It is through the combined efforts of people that material and

monetary resources are effectively utilized for the attainment of common objectives. Without united human efforts no organization can achieve its goal. All activities of an organization are initiated and completed by the persons who make up the organization. Therefore, people are the most significant resource of any organization. This resource is called human resource and it is the most important factor of production. Of all resources, man power is the only resource which doesn't depreciate with the passage of time. From the national view point, human resources may be defined as the knowledge, skills, creative abilities, talents and aptitudes obtained in the population. From the view point of an organization, human resources represent the people at work. They are sum-total of inherent abilities, acquired knowledge and skills as exemplified in the talents and aptitudes of its employees. According to Jucius (1973), human resources of human factor refer to a "whole consisting of inter-related, interdependent and interacting physiological, sociological, and ethical components". Thus, human resources represent the quantitative and qualitative measurement of the work force required in an organization.

Management is concerned with the accomplishment of organizational objectives by utilizing physical & financial resources through the effort of human resources. The term Human Resource is quite popular in India with the institution of Ministry of Human Resource Development in the Union Cabinet.

According to the Leon (1977), the term human resources can be thought of as, "the total knowledge, skills, creative abilities, talents and aptitudes of an organization's workforce, as well as the value, attitudes and beliefs of the individuals involved."

The term human resources can also be explained in the sense that it is a resource

like any other natural resource. Though the definition of Leon seems to be comprehensive, it suffers from some minor deviations as compared to the modern context.

Human resources play a crucial role in the development process of modern economies. Arthur Lewis (1965) observed: “there are great differences in development between countries which seem to have roughly equal resources, so it is necessary to enquire into the difference in human behaviour.” It is often felt that, though the exploitation of natural resources, availability of physical and financial resources and international aid play prominent roles in the growth of modern economies, none of these factors is more significant than efficient and committed man power, as ^{Dr} Rajiv Gandhi (1986) in his speech at Amethi has reported that ‘real strength of a country lay in the development of human mind and body’. A nation with an abundance of physical resources will not benefit itself unless human resources make use of them (Leon 1972). Human resources are solely responsible for making use of physical and natural resources and for the transformation of traditional economies into modern and industrial economies. In essence, “the difference in level of economic development of the countries is largely a reflection of the differences in quality of their human resources. The key element in this proposition is that the values, attitudes, general orientation and quality of the people of a country determine its economic development (Ginzberg, 1980).”

The shift from manufacturing to service and the increasing pace of technological changes make human resources the key ingredient to the nation’s well being and growth. In service-oriented industries like banking and others’ the quality, quantity

and utilization of human resources become all the more important (Levitan et al., 1972). The world economic order is changing rapidly. Evolutionary changes are taking place at revolutionary speed, largely pushed by strong external forces, arising out of a desire in increasing competitiveness and efficiency (Geringer et al., 2002). The current liberalization and economic improvements pronounced by the government has thrown up many challenges and opportunities to the industry with the explosion in the information technology, increased global competition, rapid changes in marketing etc. Not surprising, therefore, the HRM concepts and practices being produced and carried out in our day are also increasingly different from those of the past.

In India Kautilya (1956) provides the beginning of Management of Human Resource by providing a systematic treatment of management of human resources as early as 4th century B.C. in his treatise entitled “Artha Shastra”. Management of human resources involve all management decisions and practices that directly affect or influence the people, or human resources, who work for the organization. Human resources are significant strategic levers and the sources of sustained competitive advantage. Therefore, Human Resource Management practices should be central to the organizational strategy (Barney, 1991). Lado and Wilson (1994) suggested that HRM practices can contribute to sustained competitive advantage through facilitating the development of competencies that are firm specific, produce complex social relationships and generate organizational knowledge. HR practices can develop the human resources by making them able to acquire or sharpen their capabilities, by discovering their inner potentialities, by maintaining

their relationships with co-workers etc. and the practice of human resource is only possible by considering the management of human resource.

Successful management depends upon the ability to predict and control human behaviour. Among other things, if a company is economically successful, it means, the management has been able to manage human resources effectively ^{Douglas} (McGregor, 1971).

Human resources are the active force in industrialization, strategies for development should concentrate particularly on their enhancement. Management of human resources includes guiding human resources into a dynamic organization that attains its objectives with a high degree of morale and to the satisfaction of those concerned with it. Dale (1965) views management as the process of getting things done through other people. In fact, it is said that all management is personnel management as it deals with human beings. Although there are different functional areas of management like production management, marketing management, financial management, materials management, all these are to be performed by human resources. And, though there are separate personnel managers, all managers have to manage human resources of their respective departments to get effective results through and with the people. Thus, all executives must unavoidably be personnel managers ^{Edwin} (Flippo, 1976).” In short, all managers are personnel managers and all management is essentially human resource management. Human resources management is known by different names, such as, personnel management, manpower management, personnel administration, staff management, etc. Human resource management may be defined as a set of policies, practices and programmes designed to maximize both

personal and organizational goals. It is the process of binding people and organizations together so that the objectives of each are achieved.

The term human resources at the macro level spells the total sum of all the components (like skills, creative abilities) possessed by all the people (employed, self employed, unemployed, employers, owners, etc.) whereas the term personnel even at the macro level is limited to only employees. Human resources even at the organizational level include all the resources of all employees from rank and file to top management including the employers. In short, it includes the resources of all the people who contribute their services to the attainment of organizational goals and others who contribute their services in order to create hurdles in the attainment of organizational goals. Further, human resources also include human values, ethos etc.

Thus, the term human resources is a much broader concept compared to the term personnel both at the components level in coverage (at organizational level) or even at the macro level. Human resources management at organizational level does mean management of the dynamic components (resources) of all the people (owner or employed or directly or indirectly related) at all levels in the organizational hierarchy round the clock and throughout the year.

As stated earlier, the term human resource refers to the knowledge, skills, creative abilities, talents, aptitudes, values and beliefs of an organization's work force. The more important aspects of human resources are aptitude, values, attitudes & beliefs. But, in a given situation, if these vital aspects remain same, the other aspects of human resources like knowledge, skills, creative abilities & talents play an important role in deciding the efficiency and effectiveness of an organization's

work force. However, enhancement of utilization of human resources depends on improvement of the human resource aspects such as knowledge, skills, creative abilities & talents and moulding of other aspects like aptitude, values, attitudes & beliefs in accordance with the changing requirement of groups, organization and society at large. This process is the essence of human resource development. It is clear from this interpretation that human resource development improves the utilization value to an organization.

The effective performance of an organization depends not just on the available resources, but its quality and competence of its employees as required by the organization from time to time. The difference between two nations largely depends on the level of quality of human resources. Similarly, the difference in the level of performance of two organizations also depends on utilization value of human resources. Moreover, the efficiency of production process and various areas of management depend to a great extent on the level of human resources development.

The concept of Human Resource Development was formally introduced by Leonard Nadler in 1969 and he defined HRD as, 'those learning experiences which are organized, for a specific time, and designed to bring about the possibility of behavioral change.' Among the Indian authors Rao (1985) worked extensively on HRD. He defines HRD in the organizational context as, "a process by which the employees of an organization are helped in a continuous and planned way, to:

- acquire or sharpen capabilities required to perform various functions associated with their present or expected future roles;
- develop their general capabilities as individuals and discover and exploit their own inner potentials for their own and/or organizational development purpose; and
- develop an organizational culture in which supervisor subordinate relationship, team work, and collaboration among sub units are strong and contribute to the professional well being, motivation and pride of employee.

According to Edwin (1984), Human resource management is “the planning, organizing, directing and controlling of procurement, development, compensation, integration, maintenance and reproduction of human resources to the end that individual, organizational and societal objectives are accomplished”.

In the words of Jucius (1980), personnel management may be defined as “the field of management which has to do with planning, organizing and controlling the functions of procuring, developing, maintaining and utilizing a labor force, such that the (a) objectives for which the company is established are attained economically and effectively; (b) objectives of all levels of personnel are served to the highest possible degree; and (c) objectives of society are duly considered and served”.

HRD from organizational point of view is a process in which the employees of an organization are helped/motivated to acquire and develop technical, managerial & behavioral knowledge, skills & abilities and mould the values, beliefs, attitudes & aptitudes necessary to perform present and future roles by realizing highest human

potential with a view to contribute positively to the organizational, group, individual & social goals.

Narayanan (1989) feels that HRD attempts to able people to overcome their defects and develop their productive potentials so that they are able to contribute to the ethical and harmonious growth of society, fulfil their individual needs, desires and with pleasure too.

According to Dayal (1994) “HRD implies that the organization wants to enhance overall capabilities of its employees to develop their potential in the directions best suited to them” He also mentioned three aspects that are important in HRD:

- ways to better adjust the individual to his job and the environment;
- the greatest involvement of an employee in various aspects of his work;
- the greatest concern for enhancing the capabilities of the individual.

Pathania (1997) enumerated HR practices as “an effort to develop capabilities and competencies among employees as well as creative organizational environment conducive to the employee’s development.” The analysis of above definitions further show that there are three aspects viz.: (i) Employees of an organization are helped/motivated...; (ii) Acquire, develop and mould various aspects of human resources; and (iii) Contribute to the organizational, group, individual and social goals. The first aspect of above definition may be called ‘Enabling Factors’ which include: organization structure, organizational climate, HRD climate, human resource practices, HRD knowledge & skills to managers, human resources planning, recruitment and selection. The second aspect deals with the techniques or methods which are the means to acquire develop and mould the various human

resources. These techniques include: performance appraisal, potential appraisal, career planning and development, training, management development, organization development, social & cultural programmes, and worker participation in management and quality circles. The third category includes the outcomes of the HR practices and developmental process to the goals of the organization, group, individuals and the society. On the basis of the definitions given above, the following features of human resource management practices can be identified:

- I. **Comprehensive Function-** HR practice is concerned with managing people at work. It covers all types of people at all levels in the organization. It applies to workers, supervisors, officers, managers and other types of personnel.
- II. **People-oriented-** HRM practice is concerned with employees as individuals as well as groups and with human relationships within an organization. It is the process of achieving the best fit between individuals, jobs, organizations and the environment. It is the process of bringing people and organizations together so that the goals of each are met.
- III. **Action-oriented-** HRM practices focus on action rather than on record keeping or procedures. It stresses the solution of personnel problems to achieve both organizational objectives and employees personal goals.
- IV. **Individual-oriented-** Under HRM practices, every employee is considered as an individual so as to provide services and programmes to facilitate employee's satisfaction and growth.

- V. **Development-oriented-** HRM practice is concerned with developing potential of employees so that they get maximum satisfaction from their work and give their best efforts to the organization. It takes into account the personality, interest, opportunities and capacities of employees for this purpose. It seeks to help the employees to realize their full potential.
- VI. **Pervasive-Function-** Personnel management is inherent in all organizations and all levels. It is not confined to industry alone. It is equally useful and necessary in government, armed forces, sports organizations and finance, research, etc. Recruitment selection, development and utilization of people are an integral part of any organized effort. In big organizations, there is generally a Human resource department. But this department only provides expert staff, advice and assistance concerning personnel matters. The authority to take decisions on these matters lies with the operating executives.
- VII. **Responsibility-** Human resource management practice is not something which can be turned over to personnel department as it is the responsibility of all managers. When a personnel department is created other managers are not relieved of this responsibility. This department only advises and assists line managers. According to Scott et al. (1976), “personnel management is a responsibility of all those who manage people as well as being a description of the work of those who are employed as specialists. It is that part of management which is concerned with people at work and with their relationship within an enterprise.”

- VIII. Continuance Function- HRM practice is an ongoing or never-ending exercise rather than a 'one shot' function. In the words of Terry (1988), "it cannot be turned on and off like water from a faucet; it cannot be practiced only 1 hour each day or 1 day a week. Personnel management requires a constant alertness and awareness of human relations and their importance in everyday operations".
- IX. Future-oriented- HRM practice is concerned with helping an organization achieves its objects in the future by providing competent and well motivated employees. It attempts to obtain willing corporation of people for the attainment of the desired objectives.
- X. Challenging Function- Managing HR practices is a challenging job due to the dynamic nature of people. People have sentiments and emotions so they cannot be treated like machines. It is, therefore, necessary to handle them tactfully. It is not simply managing people but administrating a social system.
- XI. Science as well as Art- HRM practice is science as it contains an organized body of knowledge consisting of principles and techniques. It is also an art because it involves application of theoretical knowledge to the problems of Human resources. In fact handling people is one of the most creative arts.
- XII. Staff Function- The function of HRM practices is advisory in nature. Human resource managers don't manufacture or sell goods but they do contribute to the success and growth of an organization by advising the operating departments on personnel matters. Like the director of a movie, their performance can be judged from the success of the total organization.

- XIII. Young Discipline- HRM practice is of comparatively recent origin. It started in the last part of 19th century. It is a relatively new and specialized area as compared to manufacturing and marketing.
- XIV. Interdisciplinary- HRM practices involve application of knowledge drawn from several disciplines like sociology, anthropology, psychology, economics, etc. In order to deal with human problems effectively, a manager must depend upon such knowledge. In modern times, Human resource management has become highly specialized job.
- XV. Nervous System- HRM practice is similar to the nervous system in the human body. The nervous system is not an adjunct to the body but is inherent in the whole body and intimately associated with its every movement. Similarly, human resource management is not an extraneous element to the organization structure. Rather it lies embedded in the structure, is inherent in its functioning and an integral part of the process of management itself. Human resource management can't be separated from the basic management function.

Every organization has some objectives and every part of it should contribute directly or indirectly to the attainment of desired objectives. Objectives determine the character of an organization and serve as the basis for Voluntary Corporation and coordination among employees. Objectives also provide bench marks or standards of evaluating performance.

Objectives of human resource management practices, is derived from the basics objectives of an organization. In order to achieve organizational objectives integration of employer's interest and employee's interests is necessary. In this

light the objectives of human resource management practices, it may be summarized as follows:

- (i) To help the organization to attain its goals by providing well-trained and well-motivated employees.
- (ii) To employ the skills and knowledge of employees efficiently and effectively, i.e., to utilize human resources effectively.
- (iii) To enhance job satisfaction and self-actualization of employees by encouraging and assisting every employee to realize his/her full potential.
- (iv) To establish and maintain productive, self-respecting and internally satisfying working relationship among all the members of the organization.
- (v) To bring about maximum individual development of members of the organization by providing opportunities for training and advancement.
- (vi) To secure the integration of all the individuals and groups within an organization by reconciling individual/group goals with those of an organization.
- (vii) To develop and maintain a quality of work life (QWL) which makes employment in the organization a desirable personal and social situation.
- (viii) To maintain high morale and good human relation within the organization.
- (ix) To help maintain ethical policies and behaviour inside and outside the organization.
- (x) To manage change to the mutual advantage of individuals, groups, the organization and the society.

- (xi) To recognize and satisfy individual needs and group goals by offering appropriate monetary and non-monetary incentives.

In brief, human resources management practices seek to (a) attain economically & effectively the organizational goals, (b) serve to the highest possible degree the individual goals, and (c) preserve & promote the general welfare of the community. Maximum individual development, developing desirable working relationships & effective utilization of human resources are the primary goals of human resources management. According to the Indian Institute of Personnel Management (1973), “personnel management aims to achieve both efficiency and justice neither of which can be pursued successfully without the other. It seeks to bring together and develop into an effective organization, the men and women who makeup an enterprise, enabling each to make his or her own best contribution to its success both as an individual and as a member a working group. It seeks to provide fair terms and conditions of employment and satisfying work for those employed.”

To sum up, human resource management seeks to accomplish societal, organizational and individuals goals. The requirements for attaining the above objectives are as follows:

- (i) Recruiting the right personnel possessing necessary skills and attitudes.
- (ii) Developing clearly defined objectives and policies through common understanding and mutual consultation.
- (iii) Communicating and explaining the goals to be achieved and the contributions expected of every member of the organization.

- (iv) Dividing the tasks properly with clear cut authority, responsibility and relationship of one position with another.
- (v) Maintaining sound industrial and human relations so as to secure the willing corporation of all.
- (vi) Providing suitable monetary and non-monetary rewards for the contribution of employees.

Human resource management practices, therefore is a philosophy, a strategy, and an approach to enhance and maintain organizational effectiveness through the management of human resource practices. Emerging organizations around the world have a strong belief in the HR practices philosophy and utilize it as a strategy to build organizations which are more efficient, provide employees' satisfaction, and make a significant global impact.

Having elaborated the concepts of IVs and DVs of present research work it is much important to mention here that the present study is a most relevant piece of research which can fruitfully contribute in enhancing the organizational commitment and psychological well-being among bank employees by developing the human resources and declining occupational stress.

Chapter II

LITERATURE REVIEW

Chapter-II

Literature Review

Purpose of this chapter is to review the available research studies produced in the past bearing on the theme of the present part of research work, specifically with the intention to identify the void of knowledge. For this purpose research studies have been surveyed from different journals, magazines, abstracts, books and newspapers.

Since the purpose of the present research endeavour is to study the influence of occupational stress and human resource practices on psychological well being and organizational commitment among bank employees, thus, the variables involved need to be reviewed in the context in which these variables have been studied. The survey of literature therefore is the only means to highlight the importance and relevance of the study. As the attempt of the present investigation is to explore the impact of occupational stress and human resource practices on psychological well being and organizational commitment, it is imperative to review first the available literature, relevant to organizational commitment. The total repertoire of work is extremely large so a brief resume of pertinent studies is being presented.

Organizational Commitment Related Studies

The following studies are reviewed by the researcher in order to understand the relationship between organizational commitment and various job related factors.

Bhattacharya and Verma (1986) studied 160 executives of Bharat Cooking Coal Limited, Dhanbad. Results showed that organizational commitment, need

satisfaction, and managerial respect were significant and positively related with job satisfaction both either independently or in conjunction thereof.

Koys (1988) looked at the influence of selected human resource management practices on employee's commitment to the organization. His subjects were 88 full-time employees from different organizations who were enrolled in a part-time MBA program. After controlling for job satisfaction, Koys' correlation analysis found that his subjects positively related organizational commitment to their perceptions of their human resource department's motivation for implementing the different practices. Koys reported that perceptions that management's desire to show respect for the individuals and management's need to attract and retain quality employees increased subject's affective commitment. On the other hand, Koys concluded no significant relationship with affective commitment existed when subject's perceived that the human resource department's activities were motivated out of compliance with the law or to improve performance.

Luthans et al. (1992) evaluated importance of social support for employee's commitment and found strong positive correlation between strong supportive climate and bank tellers' organizational commitment.

Wallace, (1993) study on teachers found that teachers who are more committed to the profession and its goals are less likely to be highly committed to the organization.

Akhtar and Jan (1994) examined organizational commitment questionnaire on 259 retail bank employees. Factor analysis found three dimensions, i.e. desire to maintain organizational commitment overlaps the withdrawal constructs,

consistent with three-dimensional attitude theory, organizational commitment was re-conceptualized in terms of cognitive, conative, and emotive meanings. Proposed dimensions include need commitment, ambiguity commitment, volitive commitment (extent of conative orientations towards organizational goal).

Angle and Lowson (1994) studied the relationship between employee's commitment and performance in manufacturing firm. Result showed that the link between organizational commitment and performance may depend to an extent on motivation rather than ability underlying performance.

Christopher and Orpean (1994) examined the perceived political climate, and organizational commitment, and job satisfaction of 119 employees of a financial service firm. Their status or level in the firm was rated by the firm's personal manager. Results showed employee's level or status moderated the relationship among political climate, commitment and satisfaction.

Vandenberg and Scrapello (1994) investigated in one of their longitudinal study the relationship between employee's commitment to occupation and organization and they viewed occupational commitment as causal antecedent to organizational commitment.

Lowe and Vodanovich (1995) examined the effect of distributive (outcomes) and procedural factors on satisfaction and organizational commitment. Results indicated aspects of distributive (outcomes) were stronger predictors of satisfaction and commitment than were aspects of procedure. Neither fairness nor level of outcome consistently interacted with procedural justice.

Mishra and Patnayak (1995) conducted a study on 80 employees of public sector industrial organization. Results indicated that experience of commitment was satisfactory and often increased among employees. No difference between technical and non technical subjects was seen. Moreover technical education had not influenced experience of commitment or resistance to experience work.

Balfour and Wechsler (1996) pointed out that overall organizational commitment is an appropriate and significant aspect to focus for organizational productivity and performance.

Venkatachalam (1998) made an attempt to explore various related aspects in literature on organizational commitment, with special emphasis on concepts, definition, and approaches, followed by literature on individual and organizational characteristics of organizational commitment. He reported that several empirical studies revealed that there is a strong relationship between demographic variable (age, sex, pay, job tenure) and organizational commitment whereas, education showed negative relationship with organizational commitment. Work values, rewards, motivation, cultural, organizational climate etc are principle determinants of organizational climate. Turnover, absenteeism, job satisfaction, job tension, job role, autonomy, personality factors, workers, characteristics and role conflict are certain outcomes of organizational commitment.

Abdullah and Shaw (1999) studied the role of personal characteristics (nationally, gender, marital status education, age, tenure) in organizational commitment. 147 employees of Mental Health of UAE were taken as subjects. Results indicated a significant relationship between personal characteristics and commitment. Gender, marital status, branch assignment were strongest predictors of commitment.

Marital status, age, tenure were strongest predictors of affective commitment. Nationality also interacts significantly with personal characteristics in predicting characteristics of commitment.

Pattanayak, et al. (1999), examined the nature of organizational commitment among 240 employees ($\frac{1}{2}$ executives and $\frac{1}{2}$ non executives), working in the Rourkela Steel Plant (India). Results revealed that there is a significant difference between executives and non executives on organizational commitment. Executives revealed high commitment than non executives. Employees in service units showed higher commitment than employees in production line.

Vashistha and Mishra (1999), made an attempt to explore the moderator effect of a tangible support on the occupational stress organizational commitment relationship. A sample of 200 factory supervisors was taken. Findings showed that tangible support has partially moderating effect on the occupational stress and organizational commitment relationship.

Kenneth and Bartlett (2002) examined the relationship between employee attitudes toward training and feelings of organizational commitment among a sample of 337 registered nurses from five hospitals. Using social exchange theory as a framework for investigating the relationship, the researcher found that perceived access to training, social support for training, motivation to learn, and perceived benefits of training are positively related to organizational commitment. Using a three-component model of organizational commitment, the strongest relationships appear with the affective form of commitment. The relationship between perceived access to training opportunities and the affective form of organizational commitment is moderated by job satisfaction but not job involvement.

Sui (2002) examined the occupational stressors and well being for blue and white colour occupations with Chinese and Hong Kong samples. This study also examined the role of organizational commitment as a stress moderator. Result showed that occupational stressors play a significant role in determining job satisfaction. Mental-physical well-being and organizational commitment and well-being are positively related.

Whitener and Ellen M (2002) examined to what extent human resource practices affect the employee commitment. He took sample of 1, 689, from 180 edit unions. Results showed that human resource practices affect relationships between perceived organizational support and organizational commitment.

Wong et. al. (2002) examined the factors affecting joint venture employees' affective commitment in the Peoples' Republic of China. Three theoretical frameworks (i.e. the justice framework, the job security framework and the trust framework) were employed to study the antecedents and the consequence of workers' affective commitment. The proposed mediation model included: distributive justice, procedural justice and perceived job security as the antecedents of affective commitment; trust in organization as the mediator; and turnover intention as the outcome variable. Result showed that trust in organization mediates the relationships between distributive justice, procedural justice, perceived job security and affective commitment, In addition perceived job security and affective commitment have significant effects on the turnover intention of workers.

Sui (2003) examined the direct and moderating effects of Chinese work values and organizational values and organizational commitment on the stress-job

performance relationships. The result consistently revealed that sources of pressure and self rated job performance were negatively related and organizational commitment and Chinese work values were positively related to job performance.

Darwish and Yousef (2004) investigates the potential mediating role of job satisfaction between job stressors—namely, role overload-quantitative, role overload-qualitative, and lack of career development—as sources of stress on the one hand, and various facets of organizational commitment—namely, affective, continuance, and normative—on the other hand. A sample of 361 employees in a number of organizations in the United Arab Emirates (UAE) was used. Path analysis revealed that role overload-quantitative directly and negatively influences both job satisfaction and affective commitment and lack of career development as a source of stress directly and negatively influences job satisfaction. Findings also suggest that job satisfaction mediates the influences of role overload-quantitative on various facets of organizational commitment.

Donald (2004) contributed to the development of the knowledge management & HRM literatures through developing linkages between them. Increasingly it is being acknowledged that the success of knowledge management initiatives is fundamentally predicted on training workers who are prepared to share their knowledge. It is suggested that HRM concepts & frame works could be utilized to improve organizational commitment.

Paul and Anantharoman (2004) argued that HRM practices such as employee friendly work environment, career development, development oriented- appraisal and comprehensive training show a significant positive relationship with organizational commitment.

Alam, Garg and Shah (2004) conducted a study on Indian bank employees to study the impact of various dimensions of occupational stress on organizational commitment. Result revealed that out of twelve dimensions of occupational stress only three dimensions viz., poor peer relation, powerlessness, and strenuous working conditions emerged as a predictor of organizational commitment.

Rego and Cunha (2006) et al. studied corporate citizenship at the individual level of analysis. Through a convenience sample of 249 employees, the study showed how employees' perceptions of corporate citizenship predict their affective, normative and continuance commitment. The main findings are: (a) the perceptions of corporate citizenship explain 35%, 18% and 5% of unique variance of, respectively, the affective, normative and continuance commitment; (b) the best predictors are the perceptions of the responsibilities toward employees and of the legal/ethical and discretionary responsibilities; (c) the perceptions of economic responsibilities do not predict any dimension of commitment; (d) commitment of the continuance type increases when employees perceive that the organization is legally/ethically responsible, but neglects the responsibilities toward them.

Lee et. al. (2006) examined the mechanisms through which downsizing affects employees' affective commitment to the organization in two Korean banks. 910 questionnaires were completed by bank employees. Data was analysed using hierarchical regression and LISREL path analysis techniques. Twenty semi-structured interviews were also conducted. The results showed that the more severe the extent of downsizing, the lower employees' affective commitment to the organization. Moreover, downsizing has an impact on employees' affective commitment to the organization through several of the daily work experiences of

employees. Thus, downsizing affects employees' affective commitment to the organization both directly and indirectly. However, its indirect impact is much stronger.

Ayeni and Phopoola (2007) has found a strong relationship between job satisfaction and organizational commitment. According to them Job satisfaction is mostly determine, how well the organization meets employees expectations.

Kooij et. al. (2009) conducted a research to find out that the association between high commitment Human Resource (HR) practices and work-related outcomes at the individual level rarely focus on age differences, a meta-analysis has been conducted to examine how the relationships between the availability of high commitment HR practices, as perceived by employees, and affective commitment and job satisfaction change with age, meta-analysis of 83 studies reveals that employees' perceptions of HR practices are positively related to their work-related attitudes, and that calendar age largely influences this relationship largely.

Sundas (2009) conducted a study to analyze the relationship between work motivation, overall job satisfaction and organizational commitment among Pakistani workforce. The sample size consisted of 191 male and female employees which were randomly selected. Results showed that positive and significant relationship exists between work motivation, overall job satisfaction and organizational commitment. Although both independent variables are strongly associated with organizational commitment, the impact of job satisfaction on organizational commitment is relatively stronger than that of the work motivation on organizational commitment. Managerial implication of the study is to focus

more on motivating employees for promoting organizational commitment on their part.

Cohen and Shamai (2010) examined the relationship between individual values, using Schwartz's basic human values theory, and psychological well-being and affective organizational commitment. It seeks to examine whether demographic variables control the relationship between individual values and the two dependent variables. The sample is comprised of 271 police officers enrolled in an undergraduate program in an Israeli university. Regression analysis showed a positive relationship between psychological well-being and the values of benevolence, self-direction, and achievement, and a negative relationship between psychological well-being and the values of power and tradition. Surprisingly, affective organizational commitment was negatively related to achievement and positively related to power – the reverse of their relationship with psychological well-being. The results also revealed a negative correlation between psychological well-being and affective organizational commitment.

Psychological Well-Being Related Studies

The following studies provide a review about the psychological well-being in relation to various job related factors especially with occupational stress.

Klitzman and Stellman (1989) examined the relationship between physical office environment and psychological well-being of office workers. 1830 non-managerial workers have been taken as subjects. Results indicated adverse environmental conditions, especially poor air quality, noise, ergonomic conditions, lack of privacy are likely to affect worker's satisfaction and mental health.

Worker's assessment of physical environment is different from their assessment of general working conditions, such as work load, decision making attitude, and relationship with other people at work. Findings also support that stress which people generally experience at work may be due to combination of factors including physical working conditions under which they work.

Jex and Beehr (1991) in their review of literature identified lack of control, interpersonal conflicts, organizational constraints, role ambiguity, role conflict and work load as being potentially important determinants of health and well-being. Among these role variables role-overload have been reported to be dominant.

John et al (1993) attempted to evaluate the effectiveness of an Employee Fitness Programmes (EFPs) at the headquarters of the ING bank in Amsterdam. The study focused on possible changes in absenteeism, general well-being, self-confidence and perceived physical condition among EFP participants and non-participants over a 12-month period. Data were collected from 152 white-collar employees, subdivided into four groups on the basis of participation or non-participation in the bank's EFP. The results indicated that taking part in an EFP could lead to a significant decrease in absenteeism amongst both regular and irregular participants. With respect to employees' general well-being, scores on the factor 'worn out' did not differ significantly among the four groups. Differences between a non-exercising group and both EFP and non-EFP exercising groups' scores on the general well-being factor 'up-tight' approached significance. No significant differences in self-confidence between the groups were obtained, but significant differences in perceived physical fitness were apparent.

Burchell (1994), on the assumption that Job insecurity first of all reduces the *well-being* of the individual, examined the relationship between psychological well-being and job insecurity among 600 employees in the UK, and found a lower level of psychological well-being among those who felt insecure about their jobs.

Feldt and Taru (1997) investigated the role of sense of coherence (SOC) as a main effect on well-being and its possible moderating role in relationship between work characteristics and well-being in 989 Finnish technical designer (aged 25-64). Result indicated strong support for the main effect model of stronger and sense of coherence, the lower the level of psychosomatic symptoms and emotional exhaustion. Some support for the moderating role of sense of coherence's on relationship between perceived work characteristics and well-being was also found. The result show that strong sense of coherence's subject seemed better protected from the adverse effect of certain work characteristics. Furthermore, good social relation at work emphasized well-being among subjects with very weak sense of coherence, whereas their relations mattered less in determining well-being in subjects with a stronger sense of coherence.

Jamal and Preena (1998), conducted a study in which job stress was operationalized in terms of perceived experience at jobs which were chronic in nature. Employees' well-being was operationalized in terms of organizational commitment, job involvement and job satisfaction. Results indicated that job stress was significantly related to organizational commitment and job satisfaction. There is no support for the role of gender as moderator of the stress outcome relationships.

Jamal et al (1998), examined the difference between moonlighters and non-moonlighters on job stress and well-being among 420 college teachers in Canada.

Well-being was operationalized in terms burnout, job stress, job involvement and turn over intention and job performance. Finding supported the energy/opportunity of hypothesis of moonlighters than deprivation/constraint hypothesis. Low support for age, gender, teaching experience, education and income as potential moderators of moonlighters' status and outcome of variables was found. Results are discussed in the light of previous empirical evidence on that job holing and quality of work and non-work life.

Christiansen et al. (1999) conducted a study on occupations and subjective well-being. The purpose of this study was to explore the relationship between occupations and subjective well-being. The stress related with personal projects was significantly positively correlated with well-being. The strongest predictors of well-being were composite project factor of stress and efficacy. Two personality traits sensing and extroversion interacted with project dimension of stress to emerge as significant predictors of well-being. Together these four variables explained 42% of variance in well-being scores.

Wright and Cronpanzano (2000) conducted a study on the happy productive work hypothesis. It has most often being examined in organizational research by correlating job satisfaction to performance. Recent has expanded this to include measures of psychological well-being. However, to date, no field research has provided a comparative test of the relative contributions of job satisfaction and psychological well-being as predictors of employee performance. Two field studies that were taken together provided an opportunity simultaneously to examine the relative contribution of psychological well-being and job satisfaction on job performance. In study one, psychological well-being, but not job

satisfaction was predictive of job performance for 47 human service workers. These findings were replicated in study 2 for 37 juvenile probation officers. These findings are discussed in terms of research on the happy productive worker hypothesis.

Alafiatayo (2002) stated that men appear to experience declines in well-being as measured by their reports of depressed feelings, varying levels of life satisfaction and physical symptoms such as headaches.

Srivastava and Deepak (2004) examined the degree of job satisfaction of two public sector and two private sector banks in India. Banks and 25 subjects from each organisation were selected randomly. A questionnaire developed by Sinha (1990) was used for ascertaining the level of job satisfaction. Data were analysed employing one-way ANOVA. The means of four organisations were significantly different from one another. The result indicated that layoff threats, quick turnover, less welfare schemes, and less scope for vertical growth increase job dissatisfaction. On the other hand, secure job environment, welfare policies, and job stability increase the degree of job satisfaction.

Wright et al. (2004) provided an empirical test among Maslach's three dimensions of burnout, psychological well-being, organizational commitment and job performance on 50 human services counsellors. Bivariate relations were established among psychological well-being, organizational commitment, and job burnout.

Panaccio et al. (2009) examined the perceived organizational support & organizational commitment to employee psychological well-being, controlling for

the effects of role stressors. Findings pointed out that affective commitment mediated a positive relationship between support and wellbeing, and support negatively related to perceived lack of employment alternatives, which negatively related to well-being.

Pooja and Rastogi (2009) examined the effect of psychological wellbeing on the commitment of employees. The sample consists of 100 respondents working in different organizations. The results from stepwise regression analysis indicate a significant effect of psychological well-being on organizational commitment. The study evaluates wellbeing from the perspective of happiness.

Samuel et al. (2009) studied the impact of financial distress in the Nigerian banking industry as it affected job satisfaction, perceived stress and psychological well-being of employees and depositors, 105 respondents comprising of 61 bank employees and 44 bank customers. The results showed that employees in healthy banks were more satisfied with their jobs than those in distressed banks; but the difference between their mean scores did not reach a significant level thus suggesting that employees in distressed banks equally enjoyed their jobs like their colleagues in healthy banks. Curiously, depositors in healthy banks experienced higher level of stress than depositors in distressed banks; while employees in healthy banks experienced higher job satisfaction than those in distressed banks. Finally, the results also showed that employees in distressed banks did not experience higher stress level than those in healthy banks.

Occupational Stress Related Studies

Stress is associated with impaired individual functioning in the workplace. Negative effects include reduced efficiency, decreased capacity to perform,

dampened initiative and reduced interest in working, increased rigidity of thought, a lack of concern for the organization and colleagues, and a loss of responsibility (Greenberg and Baron, 1995; Matteson and Ivancevich, 1982). The experience of stress reactions in the workplace is not an isolated phenomenon (Fletcher, 1988). Following studies provide a quick look about occupational stress in relation to organizational commitment and psychological well-being as well as other stress related dimensions.

Shah (1980) studied impact of stress on sample of officers representing cooperative banks, marketing and consumer society, industrial society and cooperative departments. Physiological changes felt by these officers were fatigue, exhaustion, migraine, headache, hypertension, and decrease of appetite, indigestion, sleeplessness and dizziness.

Parasuram and Alutto (1981) conducted a study on individuals in middle and junior level positions and found that role frustration and technical problems were major sources of stress that is stressors reflecting quantitative overload, decrease status, and adequate supervisory instruction and impediments to task accomplishment in form of technical resource inadequacies that managers tended to be more productive and in quality.

Sen (1981) reported that bank managers with intermediate level of qualification experience decrease inter -role distance ,role autonomy, role overload, because such employees knowing that they are educationally handicapped in going up in the organization, takes their duties rather lightly.

Koch et al. (1982) investigated the relationship between perceived job related stress and certain personal characteristics among school administrators, four factors of perceived job stress (role based stress, conflict mediating stress, task based stress, and bounding based stress) were extracted. They found that each of these two factors was related to respondents' self- report of physical health. These factors of perceived job stress were found to have differential effects among subjects depending upon respondent's age, year of administrative experience and position in organization.

Srivastava (1982) examined whether or not the employee's production potentiality produce comparatively increased influence upon their perception of role stress. Results showed that employee with low and high production group significantly differed from each other with respect to their indices of perceived role stress. Employees' producing higher was observed to perceive low ambiguities, conflicts and work load with respect to their job roles as compared to those belonging to low production group.

Jagdish (1983) studied the relationship between occupational stress with job satisfaction and mental health of first level supervisors. He reported that occupational stress arising from role overload, role ambiguity, role conflict, group and political pressures, responsibility for persons, under participation, powerlessness, poor peer relations, intrinsic impoverishment, low status, strenuous working conditions and unprofitability significantly impaired the supervisor's job satisfaction, overall as well as area wise. He further reported that occupational stress showed a more inverse relationship with on-the-job dimensions of satisfaction than with its off-the-job dimension.

Cooke and Rousseau (1984) investigated the contradictory models of effects of family role and work role expectations on strain in teachers. Role theory predicts that multiple roles can lead to stressors (work- overload and inter-role conflict), and in turn to symptoms of strain. Results indicated that work expectations were found to be related to work overload and inter-role conflict, and these stressors were found to be related to strain. Family roles were found to be related to strain in three ways: they interact with work role expectations, so that the relation between these expectations and work overload is progressively greater for single teachers than those who are married, and those who have children; they are indirectly related to strain through their relation to inter-role conflict; and finally, they are directly and negatively associated with physical strain when their relation to inter role conflict is controlled.

Ahmad et al. (1985) conducted a study of stress among executives. Thirty executives from personal and private sectors were compared on role stress. Out of ten dimensions, significant difference in three dimensions, i.e. role isolation, role autonomy and self-role distance was found. It was also found that public sector executives had slightly increased stress than private sector executives.

Osipaw et al. (1985) showed that older respondents generally reported increased overload and responsibility, boundary role and physical environmental stresses than did their young counterparts. Older subjects displayed a trend towards decreased vocational, psychological, physiological, and interpersonal strain than did younger ones, and increased recreational self care and rational-cognitive resources than younger subjects. Their study brings out possibility of age moderating stress strain relationship.

Ganster, Fusilier and Mayes (1986) studied 326 employees of a contracting firm and measured six stressors [role conflict, role ambiguity, over-load, lack of variability, skill underutilization and responsibility for others]. They found a strong correlation between a lack of social support, especially from a supervisor, and dissatisfaction with work. There was also a weak correlation between this and non-workplace strains. Social support did not, however, appear to moderate the effects of other stressors significantly. This is consistent with the findings of Payne and Hartley (1987) in their study of unemployed men. They found, contrary to their expectations, no evidence that “support and opportunities were important in moderating the impact of the problems faced by the unemployed.

Jasmine (1987) compared job related stress among public and private sector blue-collar employees. Role incumbents of public sector organizations experienced significantly higher role stress than subjects of private sector organizations.

Vachom (1987) conducted a study on executives and pointed out that role stress may occur not only during one’s official professional job but may also result from the fact that they are expected to continue their role when they are outside the organization. Thus, Vachom’s views provide significant information that role stress does not only have its impact within the organization but, also outside the organization i.e. in the family and other segments of socio- cultural conditions.

Singh (1989) studied stress experiences of 250 juniors and middle level executives belonging to seven private and three public sector organizations of North India. Junior level executives experienced higher stress (namely lack of group cohesiveness, role conflict, inequity, role autonomy, role overload, lack of

leadership support, inadequacy of role authority) than their middle level counterparts.

Akhtar and Vadra (1990) pointed out that there are many sources of stress within the organization which are directly or indirectly related to outside events. Amongst other factors, family and society have its higher impact such as illness of any family member.

Chaudhry (1990) studied the relationship between role stress and job satisfaction among bank officers. Results revealed that role stress and job satisfaction were negatively correlated in high as well as low age group of bank officers family members, family financial crises etc.

Siegrist and Klein (1990) analyzed the influence of chronic occupational stress on cardiovascular reactivity in healthy blue-collar workers. High occupational stress leads to high blood pressure elevations under challenge than with lower level of stress.

Srivastava and Krishna (1991) examined the relationship of different degrees of occupational stress with job performance of technical workers in a locomotive industry. Subjects experienced moderate level of stress when they performed job most efficiently and low and high occupational stress was correlated positively and negatively with job performance.

Ganesan and Johnson (1992) examined occupational stress and health among supervisors. They reported that organizational group and career stressors were experienced by the supervisors in the lower range but these stressors were

indicators of a possible causal relationship to physical and psychological symptoms and to the physiological indicators of stress.

Reddy (1992) investigated job-stress among executives and found that, older executives experienced more stress in the area of relationship with colleagues, role in organization, working conditions, and home-work interface. However they experienced low stress in some areas of organizational structure, its development and relationship with the boss.

Terry et al. (1993) hypothesized that higher level of work stress would have a negative impact on job satisfaction, psychological well being and availability of work related support from supervisors buffered the negative effects of work stress i.e. role conflict and work overload.

Vander and de Hues (1993), examined difference between male and female Dutch managers in work stress, social support, and strain and found that work and life support negatively correlated with work stress. Only work support was strongly related to each measure of strain.

Akinnusi (1994) found education to be significantly associated with stress. The higher qualified the managers, the higher psychological stress they experience. They are also highly subjected to organizational stressors but suffer low job stress, probably because they occupy positions of authority and their jobs are more intrinsically satisfying than their lower qualified counterparts.

Chandraiah et al. (1996) examined the incidence of occupational stress, job satisfaction and type behaviour among 255 bank managers (upper, middle level). They reported that junior managers experienced higher job related tension,

particularly in terms of homework interface as well as lower job satisfaction on the “job itself”.

Jagdish (1983) examined the moderating effect of hierarchical level of occupational stress and strain, job satisfaction and mental health. They reported a significant relationship between job satisfaction and occupational stress. However, this was not observed in case of occupational stress and mental health.

Mishra (1997) conducted a study to compare the level of occupational stress among public and private sectors public relation officers. He found that public sector employees experience significantly higher occupational stress on the dimensions of role ambiguity, role conflict, reasonable group and political pressure, powerlessness, poor peer relations at work, intrinsic impoverishment, low status and strenuous working conditions as compared to private sector. He also explored that private sector were significantly higher on role overload than the public sector.

Parkar (1997) found, from a four year longitudinal study of strategic downsizing that introducing deliberate work organization and change management strategies can combat the negative effects of reduced head count. Results showed that there was no overall decrease in well-being from before to after downsizing for the 139 employees remaining in an organization, despite an increase in work demands. The potential detrimental effect of demands appears to have been offset by improvement in work characteristics arising from initiatives introduced as part of the downsizing strategy. This interpretation is consistent with analyses at the individual level, which showed that high demands were associated with poorer

well-being but that increases in control, clarity, and participation were associated with improved well-being.

Rajendrain et al. (1997) measured occupational stress and different coping strategies employed by executives during stressful encounters. Two group executives of neurosis control group differed significantly in work, role ambiguity, poor peer relations, strenuous working conditions, responsibility, under participation and powerlessness. Significant difference was observed between acting strategy and interpersonal strategy of coping used by comparison group.

Pandey (1998) explored relationship between personality dimensions of individuals and their perceived organizational role stress. Results indicated that that psychotic reality and neuroticism stability dimensions were found positively associated with individual's perceived organizational role stress whereas extroversion-introversion was found to be negatively associated with perceived organization role stress.

Stephoe et al. (1998) examined the effect of variations in work load (indexed by paid work hours) on psychological well-being; cortisol, smoking, and alcohol consumption were examined in a sample of 71 workers (44 women, 27 men) in the retail industry. Measures were obtained on four occasions over a six-month period, and assessments were ranked individually according to hours of work over the past seven days. Job strain (demand/control) and job social support were evaluated as potential moderators of responses. Paid work hours ranged from a mean of 32.6 to 48.0 hours per week, and ratings of work-home conflict and perceived stress varied across assessments. Salivary cortisol was inversely associated with job strain and did not vary across sessions. Female but not male smokers consumed

more cigarettes during periods of long work hours, and self-reported smoking and cotinine concentrations were greater among smokers with higher nicotine dependency scores. Men but not women with poor social supports consumed more alcohol as work hours lengthened. These data indicate that health behaviours are affected only to a limited extent by variations in work load. Results are discussed in the context of adaptation to work and the pathways linking stressful experience with health risk.

Carolyn (1999) studied that optimum level of stress has positive relationship with performance even stress, upto the certain level is necessary for bright performance.

Malik Sabhrawal (1999), carried out a study to analyze relationship between role stress and locus of control. Results indicated that extremely controlled subjects perceived higher role stress in three areas namely role expectation conflict, overload and role ambiguity as compared to their counterparts.

Mohan and Chauhan (1999), reported that higher level executives experienced less stress and strain as compared to the middle and lower level executives, utilized better coping strategies and enjoyed more positive outcome. Moreover, executives of public sector organizations experienced less effective coping strategies and rated themselves as less effective than their counterparts from private sector.

Pradhan and Mishra (1999) explored experience of occupational role stress (ORS) perception of HRD climate among 120 younger (25- 45 years old) versus 120 older (45- 65 years old) executives from public versus private sector occupational. Subjects completed measures of ORS and HRD climate. Younger subjects significantly differed from older subjects with respect to their experience of role

stagnation, role ambiguity, and self role distance , suggesting that younger subjects experienced slightly higher stress with respect to role expectations conflict on total ORS scores. There were significant differences between younger and older subjects and between public and private sector subjects with respect to perception of HRD climate. There were significant differences due to age but not due to public versus private sector.

Srivastava (1999) examined the effect of overall nature (structure, system, climate, and culture) of the organization on employees' occupational stress. He pointed out that employees operating in the public and private sector organizations significantly differ with regard to the stress they perceive arising from various components of their jobs. Employees belonging to the public sector organizations experienced markedly higher stress stemming from most of the components of their jobs, such as role ambiguity, role conflict, group pressures, responsibility for person, supervision and control, under participation, powerlessness, poor-peer relations, unprofitability, low status, strenuous working conditions, and intrinsic impoverishment, but surprisingly no significant difference could be seen between the employees of the two enterprises so far as stress of role overload was concerned and it was also noted that powerlessness, under participation and low profitability were among the predominant job stressors for the public sector employees whereas the private sector employees perceived responsibility for person, low profitability and role overload as prominent job stressors. On the other hand, intrinsic impoverishment, low status and poor peer relations were rated quite low as job stressors by the employees in both types of organizations.

Keeley and Harcourt (2001) argued that employees in many countries increasingly complain about high and rising levels of stress at work. Most corporate efforts to handle the problem have focused on the symptoms of stress, with therapy, counselling, gym memberships, and in-house exercise facilities. Professor Robert Karasek recommends a different approach based on work re-design for greater job enrichment. He argues that stress is caused by heavy work demands in the job itself, which the unskilled employees with little control over how the work is done cannot adapt to or modify. This study of Keeley et. al. tests Karasek's theory using a sample of employees from the Reserve Bank of New Zealand. In general, they found that some stress symptoms decline as skill discretion and decision authority increase, even if work demands are light. They also found that some stress symptoms decline as work demands decrease, even if authority and skill levels are high. As a result, they argued that managers could reduce stress in the workplace by enriching jobs, as Karasek advises, but also by reducing work demands.

Piero et al. (2001) examined the effects over three role stress variables (role conflict, role ambiguity, role overload) on three burnout dimensions (emotional exhaustion, depersonalization, and personal accomplishment). Results revealed three role stress variables predict emotional exhaustion overtime. Role ambiguity predicts personal accomplishment overtime.

Manshor et al. (2003) examined the sources of occupational stress among Malaysian managers working in multi-national companies (MNCs). It was found that workloads, working conditions, and relationship at work were the main concern of the managers that lead to stress at the work place. The results also

indicated that certain demographic variables do influence the level of stress among managers.

Rehman (2003) analyzes the relationship between occupational stress and a functional area of an organization by co relational method on randomly selected sample of 20 private and public organizations. The alpha reliability of the scale was significant. Results showed that job insecurity and stress were positively correlated and long work hours and stress were also positively correlated and there is a more stress in human resource, IT as compare to accounting and marketing departments.

Teo et al. (2004) examined the occupational stress-strain relationship among a sample of 109 white-collar employees in Singapore. Participants completed a survey that assessed the presence of 8 human resource practices (job training, communication, job redesign, promotional opportunities, employee involvement, family-friendly policies, pay systems, and individual-focused stress interventions [SMIs], 2 major stressors (role overload and responsibility), 2 types of strain (vocational and interpersonal), and organizational commitment. Results indicated that human resource (HR) practices did not reduce the sources of stress (role overload and responsibility) within the workplace. However, there was a direct negative relationship between HR practices and interpersonal strain. In particular, family-friendly practices, job training, and SMIs reduced interpersonal strain. An examination of vocational strain showed that it was negatively associated with SMIs and job training. In addition, organizational commitment mediated the relationship between HR practices and vocational strain. It was concluded that HR

practices may be effective as part of a symptom-directed approach to stress intervention.

Winefield et al. (2004) conducted a study of all staff members of an established Australian metropolitan university. The overall response rate for no casual staff was 72% (77% for general staff and 65% for academic staff) resulting in a sample of N = 2,040. High levels of psychological stress were observed, despite the fact that trait anxiety and job satisfaction were normal. Psychological distress was highest and job satisfaction lowest among academic staff engaged in both teaching and research.

Landy (2005) wrote in one of his theoretical paper that work related stress may lead to injuries and psychological disorder. he also said that the National Institute for Occupational Safety and Health has identified psychological disorders as one of the ten leading work-related diseases and injuries during the 1980s (Sauter, Murphy & Hurrell, 1990). This article sets out a framework, strategy, and recommendations for enhancing stress management skills and the psychological well-being of individuals in occupational environments. Central to the strategy are attention to work design variables, such as control, uncertainty, conflict, and task demands, surveillance of psychological disorders in the workplace, education of managers and workers concerning psychological well-being and stress in the workplace, and treatment of individuals in distress.

Lindorff (2005) identified the most stressful recent events for a sample of 572 managers from 41 organizations, and found that the greater proportions of events are work-related. The breakdown of a marriage or relationship is described as most important and emotionally disturbing, and is associated with the greatest

increase in symptoms. Work events are considered of greater importance and emotional disturbance than non-work events, and are associated with greater increase in symptoms. Organizational issues are particularly problematic, and provide opportunities for system wide intervention.

Michilidis et al. (2005) examined the occupational stress of employees in banking sector on a sample comprising 60 bank employees at different organizational levels and educational backgrounds. Data collection utilized the occupational stress index (OSI). Result showed employees' educational level affect the degree of stress they experience in various ways. Bank employees cannot afford the time to relax and "wind down" when they are faced with work variety, discrimination, favouritism, delegation and conflicting tasks. The study also shows the degree to which some employees tend to bring work-related problems to home (and take family problems to work) depends on their educational background, the strength of the employees' family support, and the amount of time available for them to relax. Finally, the drinking habits (alcohol) of the employees were found to play a significant role in determining the levels of occupational stress.

Hoppe et al. (2009) examined the psychosocial stressors and resources experienced by Latino and White workers in manual material handling jobs in the US and the effects of these stressors and resources on worker well-being. Fifty-nine Latino warehouse workers were matched with White workers by job title, job tenure, and warehouse facility. Matched sample t-tests and linear regression analyses models were conducted. Results revealed similar psychosocial stressors and resources for both groups. However, Latino workers reported better well-being. For Latino workers, social resources at work such as management fairness

and supervisor support have a stronger relationship with well-being. For White workers wage fairness is the most significant predictor for well-being.

Samuel et al. (2009) studied the impact of financial distress in the Nigerian banking industry as it affected job satisfaction, perceived stress and psychological well-being of employees and depositors. The results showed that employees in healthy banks were more satisfied with their jobs than those in distressed banks; but the difference between their mean scores did not reach a significant level thus suggesting that employees in distressed banks equally enjoyed their jobs like their colleagues in healthy banks. Curiously, depositors in healthy banks experienced higher level of stress than depositors in distressed banks; while employees in healthy banks experienced higher job satisfaction than those in distressed banks. Finally, the results also showed that employees in distressed banks did not experience higher stress level than those in healthy banks.

Siu (2009) examined occupational stressors and well-being for blue- and white-collar occupations with Chinese and Hong Kong samples using standardized instruments validated in Western research. Occupational Stress Indicator-2 (Williams and Cooper, 1996) and Organizational Commitment Questionnaire (Mowday, Steers, Porter 1979) was demonstrated. The result showed that occupational stressors play a significant role in determining job satisfaction, mental and physical well-being, and on the part of organizational commitment, showed that organizational commitment and well-being are positively related.

HR Practices Relate Studies

Studies show that Human Resource Practices play an important role in formulating and implementing organisational strategy. Literatures on strategic HRM indicated

that HRM practices and systems contribute to the creation of a sustained competitive advantage for the firm (Gerhart & Milkovich, 1992; Macduffie, 1995).

Koys (1988) tested the hypotheses that whether 37 selected human resource management activities were perceived by full time 88 professional employees as motivated by a desire to treat employees fairly; attract/retain employees; motive performance; or comply with the law of particular interest was a positive association between perceived motivation and employee's organizational commitment. Result support the hypothesis that an employees' organizational commitment is positively associated with the perception that human resource management activities are performed to enhance and maintain justice and fairness. The perception that human resource management activities are performed to attract/retain individual was positively related to organizational commitment.

Singh (1989) argued that top management should examine the managerial culture of the group and the organization before introducing change through human resource development.

Singh (1989) designed a study to identify the variables that affect managerial success. Criteria for managerial success were number of promotions, career progress and length of service. Result showed that successful managers tend to be intelligent, reserved, placid, radical, relaxed, power oriented, younger, and better educated. Seven factor associated with managerial success emerged emotional stability, intrinsic values, anxiety, introversion Vs achievement and conservation Vs radicalism.

Mohan (1993) examined the effect of intensive human resource development training on the leadership style and effectiveness by administering a questionnaire, prior and after training. Results revealed significant difference between prior and after mean scores. Further the highest scores were obtained in the participative style and the least on the delegating style. The most pronounced change was observed in the leadership effectiveness.

Hall and Hall (1995) presented a decision model that offered a systematic way to evaluate a firm growth's strategy in the light of human resource implications. The assessment was organized in a series of question and included an evaluation of employee's knowledge, skills and abilities coupled with their motivation. They suggested that growth expectations that are not matched to the industry and to competitive conditions should be adjusted for enhancing motivation.

Shikdar and Das (1995) suggested that appropriate working conditions, challenges and incentives may be advantageously applied to improve work performance in industry.

Becker and Gerhart (1996) conducted a empirical study on the profitability of human resource practices and on the bases of findings they conclude that firms which align their HRM practices with their business strategy will achieve superior outcomes.

Delery and Doty (1996) found significant relationships between HRM practices and accounting profits among banks.

Gains (1996) examined the policy and practices of HRD in the organization and explored the attitudes and approaches of managerial personnel and workers

towards the existing practices of HRD. The results emerged from the study showed that HRD practices in the organization were ineffective and adversely affected productivity, moral, job knowledge and potential development of employees. The top management was found having damp attitude in developing its human resources.

D'Arcimoles (1997) conducted an empirical longitudinal study on 61 large French companies during the period of 1982-1989. Significant correlation was found between profitability and productivity ratios and human resource management indicators. Two major conclusions were obtained that some important training expenses may have some important effects on immediate and future economic performance; and some recovery effects of dismissals can also be identified.

Chung (1998) discussed some trends towards increasing human resource management practices (benefits and services) that effect employee's non work live. Some of the historical contexts of organization that have influenced employee's off-the-job lives have been highlighted. The article exposed why employee's involvement in employee's non work lives have become an important issue, and discussed employer influence through human resource management practices on employee's non-work lives, particularly in the hospitality industry.

Pardhan and Mishra (1999) examined experiences of organizational role stress (ORS) and perception of the human resource development (HRD) climate among 120 younger (25-45 years old) Vs 120 older (45-65 years old) executive from public Vs private sector organizations results revealed that with regard to perception of HRD climate, there were significant defences among younger and

older executives. However no differences were found among public and private sector organizations.

Sethumadhavan and Kandula (1999) conceptualized that (1) training is the most important strategic tool to facilitate the government departments to anticipate and manage the changes, (2) traditional training system is an inadequate strategy to supplement the endeavour of government departments in managing changes, and (3) need to substitute (TTS) with strategic training system (STS) as the later is a powerful paradigm for managing change and achieving excellence in government departments.

Guthrie (2001) surveyed in New Zealand corporations found that HRM practices are related to turnover and profitability of the corporations.

Lipiec and Jacek (2001) about the future of the HRM and the role of HR managers, presented a paper. The paper presented the result of nine large reports that have been undertaken around the world. The market, demographic, social and management changes taking place are addressed. Taking into the account these trends, a precise role of HR manager in the future is outlined.

Monks et al. (2001) indicated that international human resource management (IHRM) becoming more and more important for growing number of Irish international companies. Research was undertaken in 11 Irish companies. Three areas of IHRM practice were explored in the research: international staffing, which encompassed the management of expatriates; management development; and remuneration. The findings of the research suggested that the development of comprehensive IHRM policies and practices may enable smaller firms to be more

proactive in their approach to internationalization and to have a greater choice over the types of markets and countries they enter.

Sambrook (2001) wrote an article which is based on research conducted in the British National Health Services. This article described how HRD is becoming one way of theorizing and evaluation is to look for distinct periods in which training and development and HRD are talked about and predicted in different ways, and then to explore how the change is being negotiated. A contingency framework is presented as an analytical tool. It is suggested that the evaluation of data has three distinct stages accompanied by three discourses; tell, sell and gel. The framework helps analyze both the current state of HRD and how future roles and practice might evolve.

Chang and Chen (2002) conducted a comprehensive study by using data from 197 Taiwanese hi-tech firms to evaluate the links between HRM practices and firm performance. This study revealed that HRM practices; including training and development, teamwork, benefits, human resource planning, and performance appraisal have significant effect on employee productivity. This study also found that benefits and human resource planning have negative relationship with employee's turnover.

Geringer et al. (2002) argued, in a series of books, that the greatest competitive advantage is to be obtained from people rather than technology. They contend that investment in technology is not enough, because that technology is (or soon will be) available to competitors. The more complex the technology - the more it requires people skills anyway.

Teo and Wates (2002) examined that the HR practices may be effective as a part of a system-directed approach to stress intervention and that further replications of these results in both Asian and Western samples are required.

Ahmad and Schroeders (2003) conducted a study to generalize the efficacy of seven HRM practices, found the seven HRM practices such as employment security, selective hiring, use of teams and decentralization, compensation/incentive contingent on performance; extensive training, status difference and sharing information have significant relationship with operational performance.

Pattanayak (2003) conducted a study to discover the differences, if any, between the sub groups with regard to organisational role stress (ORS) and perception of quality of work life (QWL). The sample consists of 800 employees from two public sector organisations, followed a 2x2 factorial design, It also aimed to ascertain the relative importance of QWL variables in explaining ORS. The findings reveal that there are significant differences between the executives of the old and new public sector organisations on a number of ORS as well as QWL dimensions.

Bradley et al. (2004) investigated the relationship between Human Resource Management (HRM) practices and workers' overall job satisfaction and their satisfaction with pay by using British data from the 'Changing Employment Relationships, Employment Contracts and the Future of Work Survey' and the 'Workplace Employment Relations Survey'. After controlling personal, job and firm characteristics, found that several HRM practices raise worker's overall job satisfaction and their satisfaction with pay, but these effects were only significant

for non-union members. Satisfaction with pay was higher where performance-related pay and seniority-based reward systems were in place. A pay structure that perceived to be unequal was associated with a substantial reduction in both non-union members' overall job satisfaction and their satisfaction with pay, although appropriate use of HRM practices can raise worker's job satisfaction.

Budhwar and Boyne (2004) compare human resource management practices in Indian public and private sector organizations. The results of the study revealed a gap between Indian public and private sector. HRM practices were not found to be very significant. Moreover, in few HR functional areas (e.g. compensation & training and development) Indian private sector firms have adopted a more rational approach than their public-sector counter parts.

Myloni et al. (2004) found that HRM can be seen as a part of the overall strategy of the firm. And increasingly importance of HRM in strategy has then led the HR managers to be part of the decision makers while formulating and implementing strategy.

Anderson (2005) presented a paper to compare the manner in which Australian private public and non government sector organizations selected their expatriates. The results confirmed the numerous reports in international human resource management (IHRM) literature that, in private sectors organization, selection is carried out largely on the basis of technical competence, with minimal attention being paid to the interpersonal & domestic situation of potential expatriates. The limited role of HR managers in this process is also identified. The selection practices of public sector organization reflect the merits selection policies of this sector. The non government sector organizations' selection practices differ

markedly from those of the organizations in the other two sectors, in that psychological testing is widely used and the family is treated as a unit and included in the selection process.

The components of human resource (HR) flexibility and their potential relationship to firm performance have not been empirically examined. Bhattacharya, Gibson, & Doty (2005) hypothesized that flexibility of employees skills, employee behaviour and HR practices represents critical sub dimensions of HR flexibility and accounting measures of firm performance support this prediction. Whereas skill, behaviour, and HR practices flexibility are significantly associated with an index of firm financial performance, it also found that only skill flexibility contributes to cost-efficiency. The management of expatriation has grown in importance as the numbers of multinational companies has grown significantly since the 1970s. However, public & non government sector organizations have long traditions of managing expatriates.

Shahnawaz et al. (2006) explored and compared various HRM practices in two different organizations—consultancy/research based organization and fashion industry, and examined how much of commitment in the two industries can be attributed to HRM practices. 45 participants each were randomly selected from the two organizations. HRM practices were measured by Geringer, Frayne and Milliman scale (2002), while organizational commitment was measured by Meyer and Allen scale (1997). Data were analyzed by t-test and multiple regressions. HRM practices were found significantly different in two organizations and mean scores on various HRM practices were found more in the fashion organization. Regression result showed that various HRM practices were significantly

predicting organizational commitment in two organizations and also when they were combined. Performance appraisal and 'attitudes towards HRM department' were the significant predictors of organizational commitment in both the organizations.

Lee and Lee (2007) uncovered six underlying HRM practices on business performance, namely training and development, teamwork, compensation/incentives, HR planning, performance appraisal, and employee security help improve firms' business performance including employee's productivity, product quality and firm's flexibility. This study revealed that three items of HRM practices influence business performance: training and development, compensation/incentives, and HR planning. However, some other researches also shown that certain HRM practices have significant relationship with operational (employee's productivity and firm's flexibility) and quality performance outcomes (Chang and Chen, 2002; Ahmad and Schroeder, 2003; Kuo, 2004). These research evidence shows that effective HRM practices can have positive impact on business performance.

Martín (2008) tested the intensity of HR practices implementation at the individual level by utilizing the datasets of two companies from different industries (banking and IT). Findings showed that relevant variability (differences) exist at the implementation level across companies' that might suggest reconsidering the interpretation of results when studies at higher levels of analysis are performed.

Purang and Pooja (2008) measured HRD Climate in terms of various dimensions like Participation, Succession Planning, Training, Performance Appraisal and Job enrichment and its relationship with the *Organisational Commitment of managers*.

This study was a survey research performed in five organisations on a total sample size of 247 middle level managers. The study hypothesised a positive relationship between the ten dimensions of HRD Climate and Organisational Commitment. Correlation analysis was performed to see the relationship and step-wise regression analysis was performed to study the predictor effects of the ten dimensions of HRD Climate. The study proposed that a positive perception of the Climate shall enhance the Commitment, which further enhances the performance of the managers.

Abdullah et al. (2009) conducted a study to identify common HRM practices effect on Malaysian private companies' performance, based on responses of 153 managers from Selangor private firms in Malaysia. Regression results showed that training and development, team work, compensation/incentives, HR planning, performance appraisal, and employees security have positive and significant influence on business performance with the exception for compensation/incentives and employees security.

Hagel and Brown (2009) conducted a study to find out the impact of HR practices on employee productivity, using data from sample of 36 software employees, productivity regressions demonstrate set of innovative work practices, which include incentive pay, teams, flexible job assignments, employment security and training, achieve substantially higher levels of productivity which includes narrow job definitions, strict work rules and hourly pay with close supervision. Positive and significant effects on employee productivity were found for organizations that utilize more sophisticated human resource planning, recruitment and selection

strategies. Most of the literature on HR activities has presumed that employee productivity affects the success and effectiveness of HR activities.

Shahzad et al. (2010) investigated the effects of human resource management practices (also termed as HR practices) and leadership styles on organizational commitment and citizenship behaviours among university teachers. Results revealed that both human resource practices and leadership styles positively predicted organizational commitment of faculty members however they did not predict citizenship behaviours. Regression results further revealed that HR practices were more important than leadership styles in predicting organizational commitment of valued human capital.

It is evident from the studies presented in the current chapter that occupational stressors have significant negative impact on psychological well-being and organizational commitment whereas it also have shown rarely that stress, up to a certain level is necessary for bright performance (Carolyn 1999). Among many dimensions, role over-load has found most significant predictor for both the DVs. i.e. organizational commitment and psychological well-being. On the other hand, most of the literatures on human resource practices have presumed that it is instrumental in increasing the employees' commitment towards the organization and subsequently enhance the psychological well-being especially among office workers. Surprisingly, sometimes HR practices have not found very significant (Budhwar & Boyne 2004, Koys 1988) depending upon the context, where employees are being investigated. Hence, it is suggested, in the light of reviews of above literature that in present day turbulent reality, there is a need to develop industry specific HRM policy and practices to remain competitive and to develop

committed workforce. The brief look on the survey of literature pertaining to the independent and dependent variables have clearly provided information that they all have been studied in relation to other variables but not in relation to our problem and especially in banking organization.

Hypotheses:

Formulation of hypotheses is a very vital step in research investigation. A scientific investigation starts with statement of a solvable problem called hypotheses. A hypothesis is a presumption which provides the bases for investigation and ensures the proper direction in which the study should proceed (Michael, 1985). Therefore, hypotheses are extensively important in every scientific investigation because they work as instrument of theory, have a prediction values, and also they are powerful tools for the advancement of knowledge and in making interpretation meaningful (Kerlinger, 1983). So hypotheses help in determining comprehensively the objectives of the study and subsequently help in making a proper choice of statistics for analyzing the data in quest of answering objectives of the study. Here, an effort was made to formulate null-hypotheses because earlier researches have not provided any direction of relationship between the variables stated above. 26 null hypotheses are given below.

H₀₁ : “Role Over-load”- a facet of occupational stress will not significantly influence overall psychological well-being and organizational commitment or any facet of it, of bank employees in general and specifically working in public and private sectors.

H₀₂ : “Role Ambiguity”- a facet of occupational stress will not significantly influence overall psychological well-being and organizational commitment or any facet of it, of bank employees in general and specifically working in public and private sectors.

H₀₃ : “Role Conflict”- a facet of occupational stress will not significantly influence overall psychological well-being and organizational commitment or any facet of it, of bank employees in general and specifically working in public and private sectors.

H₀₄ : “Unreasonable Group & Political Pressure”- a facet of occupational stress will not significantly influence overall psychological well-being and organizational commitment or any facet of it, of bank employees in general and specifically working in public and private sectors.

H₀₅ : “Responsibility for Person”- a facet of occupational stress will not significantly influence overall psychological well-being and organizational commitment or any facet of it, of bank employees in general and specifically working in public and private sectors.

H₀₆ : “Under Participation”- a facet of occupational stress will not significantly influence overall psychological well-being and organizational commitment or any facet of it, of bank employees in general and specifically working in public and private sectors.

H₀₇ : “Powerlessness”- a facet of occupational stress will not significantly influence overall psychological well-being and organizational commitment or any

facet of it, of bank employees in general and specifically working in public and private sectors.

H₀₈ : “Poor Peer Relations”- a facet of occupational stress will not significantly influence overall psychological well-being and organizational commitment or any facet of it, of bank employees in general and specifically working in public and private sectors.

H₀₉ : “Intrinsic Impoverishment”- a facet of occupational stress will not significantly influence overall psychological well-being and organizational commitment or any facet of it, of bank employees in general and specifically working in public and private sectors.

H₀₁₀ : “Low Status”- a facet of occupational stress will not significantly influence overall psychological well-being and organizational commitment or any facet of it, of bank employees in general and specifically working in public and private sectors.

H₀₁₁ : “Strenuous Working Conditions”- a dimension of occupational stress will not significantly influence overall psychological well-being and organizational commitment or any facet of it, of bank employees in general and specifically working in public and private sectors.

H₀₁₂ : “Un Profitability”- a dimension of occupational stress will not significantly influence overall psychological well-being and organizational commitment or any facet of it, of bank employees in general and specifically working in public and private sectors.

H_{o13} : “Overall Occupational Stress” will not significantly influence overall psychological well-being and organizational commitment or any facet of it, of bank employees in general and specifically working in public and private sectors.

H_{o14} : “Forecasting human resource need in organization”- a facet of human resource practices will not significantly influence overall psychological well-being and organizational commitment or any facet of it, of bank employees in general and specifically working in public and private sectors.

H_{o15} : “Training”- a dimension of human resource practices will not significantly influence overall psychological well-being and organizational commitment or any facet of it, of bank employees in general and specifically working in public and private sectors.

H_{o16} : “Organizational Climate”- a facet of human resource practices will not significantly influence overall psychological well-being and organizational commitment or any facet of it, of bank employees in general and specifically working in public and private sectors.

H_{o17} : “Organizational Change”- a facet of human resource practices will not significantly influence overall psychological well-being and organizational commitment or any facet of it, of bank employees in general and specifically working in public and private sectors.

H_{o18} : “Fairly Liberal Management Function”- a facet of human resource practices will not significantly influence overall psychological well-being and organizational commitment or any facet of it, of bank employees in general and specifically working in public and private sectors.

Ho₁₉ : “Employee-management Relations”- a facet of human resource practices will not impact significantly overall psychological well-being and organizational commitment or any facet of it, of bank employees in general and specifically working in public and private sectors.

Ho₂₀ : “Total Quality Management”- a facet of human resource practices will not significantly influence overall psychological well-being and organizational commitment or any facet of it, of bank employees in general and specifically working in public and private sectors.

Ho₂₁ : “Appraisal System”- a facet of human resource practices will not significantly influence overall psychological well-being and organizational commitment or any facet of it, of bank employees in general and specifically working in public and private sectors.

Ho₂₂ : “Recognition”- a dimension of human resource practices will not significantly influence overall psychological well-being and organizational commitment or any facet of it, of bank employees in general and specifically working in public and private sectors.

Ho₂₃ : “Flexibility”- a facet of human resource practices will not significantly influence overall psychological well-being and organizational commitment or any facet of it, of bank employees in general and specifically working in public and private sectors.

Ho₂₄ : “Competition”- a facet of human resource practices will not significantly influence overall psychological well-being and organizational commitment or any

facet of it, of bank employees in general and specifically working in public and private sectors.

Ho₂₅ : “Co-operation”- a dimension of human resource practices will not significantly influence overall psychological well-being and organizational commitment or any facet of it, of bank employees in general and specifically working in public and private sectors.

Ho₂₆ : “Overall Human resource practices” will not significantly influence overall psychological well-being and organizational commitment or any facet of it, of bank employees in general and specifically working in public and private sectors.

The above formulated hypotheses were framed to gain micro-level information of the pattern of cause and effect relationship. Moreover, the hypotheses clearly underline the objectives of the present endeavor, which were empirically tested to fill up the void of knowledge in this precise area. The findings of the present investigation will help the organization to re-design the work environment and HR Practices pattern in such a way that might have positive influence on psychological well-being and organizational commitment which subsequently may lead proficient and upright work performance.

Chapter III

METHODOLOGY

Chapter-III

Methodology

The aim of the present investigation was to study the “influence of occupational stress and human resource practices on psychological well-being and organizational commitment on the sample of bank employees working in public and private sector”. So certain concrete steps were undertaken, in chapter-1 comprehensive description of meaning and concepts of the variables studied were highlighted and next, in the preceding chapter-2 review of relevant literature were presented. And thereafter, methodology opted for the investigation is being presented in the ~~preceding~~^{present} chapter-3.

In any discipline whether it is social science, science or commerce, methodology plays a leading role in carrying out the research study systematically and objectively. Research as defined by Redman and Mory (1923) is “a systematized effort to find out the solution of the problem.” These efforts require certain method to be followed properly. Methodology is a total sum of these steps/techniques being carried out by researches in order to find out the real dynamics operating for any problem and behavioural outcome. Mounton and Marais (1993) defined methodology as “the logic of application of scientific methods to the investigation of the phenomena.” It is a kind of decision making process in which researcher has to select appropriate problem, sampling techniques, measuring instruments, and data analysis methods suitable for selected problem. The objectivity of scientific investigation is contingent upon the accuracy of research methodology adopted by the researcher. So, for any research work the methodology part is very important because the sound foundation of research is depends on its sound methodology.

Objectivity in any research cannot be obtained unless it is carried out in a very systematic and planned manner. Methodology refers to systematic research and planning. Scientific investigation involves careful and proper adaptation of research design, use of standardized tools and tests, sampling techniques, sound procedures for collecting data, its careful study and tabulation and then, finally application of appropriate statistical tests. These steps basically enhance the predictive value of findings, thus, the findings may be generalized to predict the behaviour of population from which the sample has been drawn.

In the light of above facts and the nature of the present research problem, the following steps were taken for enhancing the efficacy and objectivity of the research endeavour.

Sampling

Sample is the small portion of the population. It is not possible for any behaviour researchers to cover the whole population so a portion which represents the whole population is selected for research investigation. Mohsin (1984) ^{contains} contente that sample is the small part of the total existing events, object or the information whereas sampling is the process through which a small portion of the population is selected. Kerlinger (1983) believes that “sampling is taking any portion of a population or universe.” Thus, sampling is a small portion of population selected for observation. By making keen observation of the appropriate sample, it is possible to draw reliable inferences or make generalizations of the possible information as a whole from where the sample is drawn.

The bank is a big organization in India, a lot of studies have been conducted on different levels of bank employees but the survey of literature on influence of occupational stress and human resource practices on organizational commitment and psychological well-being have shown that domain specific occupational stress and HR practices, simultaneously have not found to be studied among public and private sector bank employees frequently, in relation to organizational commitment and especially psychological well-being. So, it was decided to take bank employees for present investigation. For this purpose employees of public (n=150) and private (n=150) sector banks by using the purposive random sampling, were taken. The public sector banks are those banks which are governed by the government where as the private sector banks are those banks which are governed by the non-government organization. Managers of each bank were approached and requested for co-operation from their employees to fill up the questionnaire. They were convinced that their responses will be kept confidential. Without their willingness and co-operation it is very difficult to take reliable data. Many of them were not ready to give their responses. For private sector employees, median age for the group was 37 years, the median length of tenure was 13 and 87% were married having ^{on the average, four} 4 (mean) number of dependents while among public sector bank employees, median of age was 43, median length of tenure was 15 and 93% were married having ^{on the average, five} 5 (mean) number of dependents. Data was collected only on male population

Table 3.1 showing the break-up of the sample

Groups	<i>n</i>	N
Public Sector Banks		
1 State Bank of India	50	150
2 Canara bank	15	
3 Punjab National Bank	25	
4 Bank of Baroda	30	
5 Syndicate bank	30	
Private Sector Banks		
1 ICICI Bank	30	150
2 HDFC Bank	25	
3 IDBI Bank	25	
4 J & K Bank	40	
5 ABN Amro Bank	30	
TOTAL		300

Description of tools

In behavioural sciences, measurements are considered a very complex task but an inevitable means to understand human experiences and behaviour. Among the various methods used in behavioural sciences, especially in psychology, questionnaire method in understanding or gaining information about certain issues and problem is considered as most convenient method. Pertaining to questionnaire, it is imperative to mention that without ascertaining the efficacy of tools reliable results cannot be obtained. Therefore, standardization of the psychological test involve item analysis, ascertaining reliability and validity. In this regard, it is immensely important to mention that whatever the tools have been used in quest of studying the present problem, ^{they} the psychological tools were standardized before administration. The description of various tools used in this investigation is being given ~~below~~: *below*:

Occupational Stress Index

In order to understand the level of employees' occupational stress, the investigator had used Occupational Stress Index developed by Srivastava and Singh (1981), consisting of 46 items, ^{It is a} each to be noted on 5 point scale ranging on a continuum of strongly agree, agree, uncertain, , disagree and strongly disagree. Out of 46 items, 28 items ^{are} were 'true keyed' and rest 18 ^{'true'} were 'false keyed'. Items ^{are} were ^{'false'} related to almost all relevant ^{aspects} contents of job life ^{that may} which cause stress, ^{There are 6} as 12 dimensions, ^{namely,} were role overload, role ambiguity, role conflict, unreasonable group and political pressure, responsibility for person, under participation, powerlessness, poor peer relations, intrinsic impoverishment, low status, strenuous working conditions, and unprofitability. The reliability of the Occupational Stress Index determined by the computation of alpha co-efficient ~~that~~ was 0.90. The internal consistency of the test was 0.93 determined by the odd even method. Index of homogeneity and internal validity of individual items was determined by computing point ^{biserial} ~~bursarial~~ co- efficient of correlation. The value of co-efficient of co-relation ~~is~~ ranged from 0.36 to 0.59.

Human Resource Practices Scale

Shawkat and Ansari (1998) developed a 40 item scale based on 12 dimensions ^{i.e.,} forecasting human resource need in organization; training; organizational climate; (team building, trust building); organizational change (technological system); fairly liberal management functions; employee-management relations; total quality management; appraisal system; recognition; flexibility; co-operation; and competition. Response were measured on likert type 5 point scale by measuring

the presence of Human Resource Practices by assigning '1' to the minimum degree; '2' to above minimum but below moderate; '3' to moderate; '4' to above moderate but below maximum and '5' to the statement when it is present to the maximum degree. In this way the total score ranged from 40-200. Higher ~~the~~ total score, ^{suggests that} maximum HR practices ^{are} being applied in the organization. Out of 40 items, 5- items were negatively phrased and hence, these items were scored in reverse direction. ^{relies} This scale ~~is reported~~ highly reliable ($r=0.78$) and valid ($r=0.79$). Split half reliability and congruent validity ~~are~~ established. [←]

Organizational Commitment Scale

Organizational Commitment scale was developed by Shah and Ansari (1998) which consisted of 15 items and three dimensions namely affective, continuance and normative. Dimensions were taken from ^{sp} ~~Mayer~~ ^{resulted in} and Allen (1991). For each dimension 5 items are selected that finally ^{scale.} ~~totalled to~~ 15 items, ^{each items were} ~~was~~ measured on seven point scale ranging on a continuum ^{from} of strongly disagree, moderately disagree, slightly disagree, undecided, slightly agree, moderately agree, strongly agree. In the scale two items were negatively phrased hence, their scoring is simply reversed. The total scores ranged from 15-105, ^{the} higher the scores, ^{the} more the employee's commitment ^{and} ~~&~~ vice versa. Chi ^{square} ~~square~~ value of each item confirmed the significance. The split half reliability coefficient ($r=.80$) ^{and} ~~&~~ congruent validity ($r=.76$) both were highly significant ^t.

Psychological Well-Being Scale

A questionnaire named ~~Psychological Well-Being~~ ^{was used, it} developed by Bhogly and Jai Prakash (1995) ^{consists} of 28 items with the alternative response category -yes

^{“measuring”} of well-being
and no, and 13 dimensions including meaninglessness, somatic symptoms, selflessness, positive affect, daily activity, life satisfaction, suicidal ideas, personal control, social support, tension, wellness, general efficiency and satisfaction. Ten

items were negatively scored, rest were positive, ^{Score assigned to a response is e} ~~ranged from 0 to 1~~. ^{Positively 1 or 1}
^{each yes response was scored as 1, whereas}
keyed items were given “1” towards “yes” and in negative keyed “1” intended for ^{For a}
^{items, a score of 1 was assigned to no}
^{this} “no”. The total score, gave the estimation of the psychological well-being, ^{e.g., that is, the}

^{the} higher the score the greater the psychological well-being. The alpha coefficient and split-half coefficient were found to be .843 and .910 respectively. Test retest coefficient was found to be .717. In terms of validity it correlates well, both with subjective well-being scale ($r=.622$) and with general well-being scale ($r=.484$).

Biographical Information Blank

Apart from the questionnaire, Biographical Information Blank (B.I.B) was also prepared by the researcher to record various demographic informations of the respondents such as name, age, sex, religion, qualification, number of dependents, salary, city and total work experience in the present position.

Statistical Analysis

Once data ^{is} collected from respondents, ~~then~~ it requires certain kind of statistical treatment to reduce long wide-ranging scores into intelligible and interpreted form, in order to understand the results very easily and conveniently. So statistical methods are very important as Kerlinger (1983) pointed out that “statistics, via its power to reduce data to manageable forms and its power to study and analyse variance enable ^{the} scientist to attach probability estimates to the inferences they draw from data”. Statistics, using probability theory and mathematics, simply makes a

Redundant

process more exact. In other words it is to say that through statistics we always make inferences, attach probability to various outcomes or hypotheses, and make decisions on the basis of statistical reasons. Selection of appropriate statistics is very important objective for the study which helps in fulfilling the objectives and drawing precise and accurate inferences.

^{he}
~~In order to present data in more intelligible and interpreted form~~ investigator ~~had~~
used "Multiple Regression Analysis" through SPSS. ^{to} ~~It is the means of studying~~
the influences of several independent variables simultaneously on the dependent variable. It forms linear composite of explanatory variables in such a way that it has maximum correlation with the criterion variable (Kothari, 1987). The objective of the analysis is to make a prediction about dependent variables based ^{their} on ~~its~~ covariance with all the concerned independent variables. This technique is appropriate when we have single metric criterion variable, which is supposed to be the function of other independent variables. Moreover, Multiple-Regression Technique relates each individual factor of independent variable to the dependent variable in a manner which also takes interactive effects in to accounts (Kothari, 1987). ~~There are many methods of Multiple Regression Analysis such as enter, forward, backward, step-wise and remove.~~ In the present study 'Step Wise Multiple Regression Analysis' was used in which the investigator adds the individual contributors of each explanatory variable into the prediction equation, computing simple correlation first, then by calculating partial correlation. In Multiple Regression a subset of IVs is developed which is useful in predicting DV and to eliminate those IVs that don't provide significant prediction to this basic set. This process continues until no more useful informations are gleaned from

further addition of variables. In the present research, investigator took a set of independent variable i.e., occupational stress, HR practices and their dimensions, in order to examine their influence on dependent variable i.e., organizational commitment and its 3 dimensions and psychological well-being as a whole respectively. The present analyses include Model summary, ANOVA and Coefficient tables. Model summary indicate number of predictors of the model in which, multiple correlation ('R') is the correlation of observed and expected value and 'R square' is the contribution of predictor variable to the criterion variable by adding the previous values gradually. 'R square change' is the actual contribution of the predictor variable to the criterion variable separately. The real co-variance and magnitude of independent variables which is contributed to the dependent variable is also determined by 'R square change'. And 'F value' from ANOVA predicts the influence of independent variable on the dependent variable whereas, significant predictors were statistically confirmed by their statistical 't' values and beta value from the coefficient table shows the direction of influence by its sign. V's are used in tables to indicate variable, name of the variable associated with number is clearly given in table 5.1 (findings at a glance).

Chapter IV

RESULTS AND DISCUSSION

Chapter-IV

Results and Discussion

Do not underline

The basic aim of present endeavour was to see the “influence of occupational stress and human resource practices on psychological well-being and organizational commitment among bank employees.” In order to meet the objectives that are evident from the problem and hypotheses, the analyses of the data ^{were} ~~was~~ carried out by applying the step wise multiple regression analyses on the sample group of public, private and total bank employees.

Analysis was done using SPSS 17 version, it yielded entire results in different steps but we are only using the tables of model summary, ANOVAs & coefficients which reveal the number of best predictors entered to influence dependent variable, remaining tables like lists of excluded variables, descriptive etc have not been included.

Above mentioned intention will follow in the discussion and description of results in proceeding chapter. As table 4.1 showing model summary revealed the fact that flexibility-a facet of human resource practices, powerlessness-a facet of occupational stress and appraisal system-a dimension of human resource practices contribute 4.2%, 3.2% and 3.1% respectively to the affective commitment (dependent variable) - a dimension of organizational commitment. And F change values 6.542, 5.152 and 4.977 have also found significant at .012, .025 and .027 level. Table 4.1A of ANOVA emphasizes, $F = 6.542$ significant at .05 level of confidence $F = 5.939$ and $F = 5.725$ are significant at .01 level of confidence. Since F- value is significant it means that there are sure some significant predictor

variables influencing the criterion variable (affective commitment- a dimension of OC). Stepwise multiple regression analyses successfully identified these significant components of IVs viz. flexibility, powerlessness and appraisal system.

Table 4.1

Step Wise Multiple Regression

Predictors (IVs) of Affective Commitment (a facet of Organizational Commitment i.e. DV) of Bank Employees Working in Private Sector (N=150)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change statistics		
					R Square Change	F Change	sig
1	.206 ^a	.042	.036	4.050	.042	6.542	.012
2	.273 ^b	.075	.062	3.995	.032	5.152	.025
3	.324 ^c	.105	.087	3.942	.031	4.977	.027

a. Predictors: (Constant), V23

b. Predictors: (Constant), V23, V7

c. Predictors: (Constant), V23, V7, V21.

Table 4.1 (A) ANOVA

Model	Sum of Squares	df	Mean Squares	F	Sig
Regression	107.336	1	107.336	6.542	.012 ^a
Residual	2428.164	148	16.407		
Total	2535.500	149			
Regression	189.555	2	94.778	5.939	.003 ^b
Residual	2345.945	147	15.959		
Total	2535.500	149			
Regression	266.888	3	88.963	5.725	.001 ^c
Residual	2268.612	146	15.538		
Total	2535.500	149			

a. Predictors: (Constant), V23

b. Predictors: (Constant), V23, V7

c. Predictors: (Constant), V23, V7, V21.

Dependent variable: Affective Commitment

Same has been confirmed from table 4.1B as their corresponding statistical values $t=2.954$, significant at .01 level, $t=2.231$ and $t= 2.518$ respectively, significant at .05 level of confidence. Hence, related null hypotheses (H_{07} , H_{021} , H_{023}) given in chapter-2, that “Powerlessness”- a facet of occupational stress, appraisal system and flexibility- facets of human resource practices will not significantly influence overall organizational commitment or any facet of it, of bank employees in general and specifically working in private sectors’ stand rejected and rest of the variables have not been found significant predictors of criterion variable so those hypotheses are accepted.

Table 4.1(B) Coefficients

Model	Unstandardized coefficient		Standardized Coefficient	t	Sig.
	B	Std Error	Beta		
1. (Constant)	24.182	1.174		20.595	.000
V23	.279	.109	.206	2.558	.012
2. (Constant)	20.813	1.883		11.055	.000
V23	.293	.108	.216	2.718	.007
V7	-.328	.144	-.180	2.270	.025
3. (Constant)	23.228	2.150		10.803	.000
V23	.316	.107	.233	2.954	.004
V7	-.361	.143	-.199	2.518	.013
V21	.284	.127	.176	2.231	.027

Dependent variable: Affective Commitment

From the above findings three predictors namely flexibility, powerlessness and appraisal system are found significant contributors to one of the dimension of organizational commitment i.e., affective commitment. Private sector bank employees have the feeling of affection to the organization because of many reasons like handsome salaries, performance judgement system, and flexibility, which showing up that rules and regulations are flexible in organization to protect the interest of employees. They are free to rotate their job duties to which they feel

convenient that gives them a feeling of commitment to their organization. They want to continue with the same organization because of its flexible environment. Employees hold strong affective commitment to continue themselves in the organization when they feel that they are internally satisfied with the organization. Next most important predictor appraisal system-a facet of HRP, indicates that employees are judged on their performance regularly therefore, they become able to know their shortcoming and also to adopt the right one. Efficient employees are always highlighted through regular performance assessment and promoted with attractive incentives. Such type of system gives responsibility, sense of affection, and for the most part make them always alert about their job thus, they become capable to judge themselves. Employees feel free to express their ideas, feelings, opinions, and thoughts etc for the benefits of organizations and same has been respected and valued by supervisors and colleagues. Separating the predictors, powerlessness -a facet of OS, indicates that long time powerlessness contributes in decreasing employees' affection toward their work and organization. In this competitive world, majority is crying and fighting for power as now they have filled with their lower level striking needs than twenty or thirty years before. So for as private sector organizations are concerned, productive employees are given importance, freedom, flexible work environment, system to judge them but not power. The affective bonds which they hold for their organization, decline due to the increased stress of not getting power. Thus, powerlessness has its negative impact on affective commitment. However, the stress people experience in the job setting vary from mild to severe, depending on their physiological, psychological

and social make up (French and Caplan, 1970, Margolis et al., 1974., Miller 1960 and Wardwell et al., 1964).

Table: 4.2

Step Wise Multiple Regression

Predictors (IVs) of Continuance Commitment (a facet of Organizational Commitment i.e. DV) of Bank Employees Working in Private Sector (N=150)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change statistics		Sig
					R Square Change	F Change	
1	.223 ^a	.050	.043	2.481	.050	7.747	.006

a. Predictors: (Constant), V13

Table 4.2 showing model summary, revealing the fact that total occupational stress an IV contribute 5% to the continuance commitment (a dimension of OC) as value of F change 7.747 is found significant at .006.

Table 4.2A of ANOVA highlights that F=7.747 is significant at .01 level of confidence means that total occupational stress is a significant predictor variable influencing the criterion variable, stepwise multiple regression analyses successfully identified this significant component of independent variable from twenty five factors being calculated.

Table 4.2(A) ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	47.693	1	47.693	7.747	.006 ^a
Residual	911.140	148	6.156		
Total	958.833	149			

a. Predictors: (Constant), V13

b. Dependent Variable: Continuance commitment

Table 4.2A indicate that continuance commitment is found to be influenced by total occupational stress for private sector bank employees and same has been confirmed from its corresponding t value= 2.783 given in table 4.2B, also found significant at .01 level of confidence. Hence, related null hypothesis given in chapter-II, (H₀13) “Overall Occupational Stress” will not significantly influence overall organizational commitment or any facet of it, of bank employees in general and specifically working in private sectors” get rejected.

Table 4.2(B) Coefficients

Model	Unstandardized coefficient		Standardized coefficient	t	Sig
	B	Std. Error	Beta		
(Constant)	29.906	2.859		10.458	.000
V13	4.9902	.018	.223	2.783	.006

a. Dependent Variable: continuance commitment

Continuance commitment refers to an awareness of the costs associated with leaving the organization. It clearly carries the meaning that if any employee perceives that he or she has to pay more cost in leaving the organization then it is most likely that he or she will remain attached to the organization but on the other hand, if he or she believes that leaving the organization and joining another will be beneficial then such condition becomes instrumental in discontinuing his or her affiliation with the organization. So far as findings highlighted in 4.2B are concerned, it is found logical to witness the significant influence of total occupational stress to boost up the sense of employee’s continuance commitment. A lot of factors in job settings are known to cause occupational stress among employees i.e., work over-load (DeFrank and Ivancevich, 1998; Sparks and

Cooper, 1999, Taylor et al., 1997, Rogers, et al., 1987, Pflanz & Ogle, 2006), role ambiguity (McGrath 1976; Newton and Keenan, 1987), role conflicts (Burke, 1988; Nelson and Burke, 2000) responsibility for person (Pawar & Rathod 2007), the conflict between home and work (Fairbrother & Warn, 2003), work impact on personal relationships (Sparks and Cooper, 1999), physical conditions such as high noise levels, overcrowding in the workplace or lack of privacy (Burke, 1988), organizational aspects, long working hours, lack of organizational support and organizational change (Davey, et al., 2001) etc. All these conditions contribute in increasing the level of occupational stress among employees which is associated with important occupational outcomes of job satisfaction, organisational commitment and employee withdrawal behaviour (Naumann, 1993; Sullivan and Bhagat, 1992; Tett and Meyer, 1993; Williams and Hazer, 1986). Manshor, Fontaine and Chong Siong Choy 2003) found that workloads, working conditions, and relationship at work were the main concern of the managers which lead stress at the work place that make them less committed to the organization and they don't want to be a part of that organization for a long time they only attached because they feel they '*have to*' and perceive that there are no alternatives other than to remain in the organization.

Table 4.3**Step Wise Multiple Regression**

Predictors (IVs) of Normative Commitment (a facet of Organizational Commitment i.e. DV) of Bank Employees Working in Private Sector (N=150)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Square Change	F Change	Sig.
1	.167 ^a	.028	.021	4.557	.028	4.235	.041

a. Predictors: (Constant), V21

Table 4.3 showing model summary, indicate that appraisal system contribute 2.8% to the normative commitment (dependent variable) a dimension organizational commitment. Out of twenty five factors only appraisal system has emerged as a predictor for criterion variable i.e. normative commitment-a dimension of OC as F change is also found significant at .041.

Table 4.3(A) ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	87.952	1	87.952	4.235	.041 ^a
Residual	3073.382	148	20.766		
Total	3161.333	149			

a. Predictors: (Constant), V21

b. Dependent Variable: Normative commitment.

Table 4.3A of ANOVA indicate that F=4.235 which is significant at .05 level of confidence and its corresponding statistical value=2.058 given in table 4.3B also found significant at .05 level of confidence. Therefore, related null hypotheses (H₀₂₁) given in chapter-2 “appraisal system”- a facet of human resource practices will not significantly influence organizational commitment or any facet of it, of

bank employees in general and specifically working in private sectors stand rejected

Table- 4.3(B) Coefficient

Model	Unstandardized coefficient		Standardized coefficient	t	Sig
	B	Std. Error	Beta		
1 (Constant)	15.988	1.354		11.811	.000
V21	.301	.146	.167	2.058	.041

Dependent Variable: Normative commitment

‘Appraisal system is a system where employees are judged about their performance on regular basis that makes them able to bring a change in themselves if they need so. They become capable to judge themselves that provide a sense of affection towards organization, and mainly makes them always alert regarding to their job work and in the end they develop feelings of obligation toward the organization like they feel that they have received countless benefits from the organization that encourage them to feel the need to reciprocate to the organization. More interference of human resource activities and time to time feedback to the organizations help employees to express their emotions, thoughts and opinions and so on to the benefit of organizations, even if they are different from their bosses/seniors which indicate that management has a very supportive attitude toward employees and they are working in a very open environment. Competitiveness and smartness are highly valued, healthy competitive conflicts are generally observed here. They form a stronger sense of community feeling that they can satisfy their social intimacy and security needs and experience higher levels of psychological well-being (Baumeister & Leary, 1995). These positive emotions can induce people to develop higher normative commitment toward the

organization. As shown by results that private sector bank employees develop a sense of normative commitment that principally influenced from appraisal system- a facet of human resource practices.

Table 4.4
Step Wise Multiple Regression
Predictors (IVs) of total Organizational Commitment (DV) of Bank Employees
(N=150) Working in Private Sector
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Square Change	F Change	Sig.
1	.241 ^a	.058	.052	6.096	.058	9.117	.003
2	.310 ^b	.096	.084	5.993	.038	6.152	.014

a. Predictors: (Constant), V7

b. Predictors: (Constant), V7, V23

Table 4.4 of model summary, highlighting that powerlessness-a facet of OS and flexibility- a facet of HRP contribute 5.8% and 3.8% respectively to the total organizational commitment (DV). Out of twenty five factors only these two have emerged as significant predictor variables for criterion variable i.e. total organizational commitment as it is also being confirmed from F change value 9.117 and 6.152, found significant at .003 and .014. Table 4.4A of ANOVA is showing, F=9.117 and F= 7.793 significant at .01 level of significance means that powerlessness- a facet of OS and flexibility- a facet of HRP both have their significant impact on total organizational commitment.

Table 4.4(A) ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1. Regression	338.832	1	338.832	9.117	.003 ^a
Residual	5500.502	148	37.166		
Total	5839.333	149			
2. Regression	559.771	2	279.886	7.793	.001 ^b
Residual	5279.562	147	35.915		
Total	5839.333	149			

a. Predictors: (Constant), V7

b. Predictors: (Constant), V23

Dependent Variable: Total Commitment

Therefore, related null hypotheses (H_{07} and H_{023}) given in chapter-2 “powerlessness”- a facet of OS and flexibility- a facet of HRP respectively will not significantly influence organizational commitment or any facet of it, of bank employees in general and specifically working in private sectors, stand rejected. Same has been confirmed from table 4.4B as their corresponding statistical values $t=3.207$ and $t=2.480$ both are significant beyond .05 level of confidence.

Table 4.4(B) Coefficients

Model	Unstandardized coefficient		Standardized coefficient	t	Sig
	B	Std. Error	Beta		
1. (Constant)	54.814	2.410		22.746	.000
V7	-.664	.220	-.241	3.019	.003
2. (Constant)	58.628	2.824		20.759	.000
V7	-.695	.217	-.252	3.207	.002
V23	.401	.162	.195	2.480	.014

Dependent Variable: Total Organizational Commitment

From the table 4.4B, it is clearly shown that two predictors namely ‘powerlessness’ and ‘flexibility’ are significant contributor to the total

organizational commitment. In private sector job insecurity, excessive work-load, incapacity especially powerlessness declines employees' commitment towards the organization. Total organizational commitment of private sector bank employees, predominantly negatively influenced by 'powerlessness' (a dimension of OS,)

But now, human resource teams are trying to prevail over this type of exploitations. A dimension of HRP 'flexibility' shows that work environment is flexible in banks even in the presence of 'powerlessness'. As already discussed, 'flexibility' in the organization enhances the feeling of emotional attachment among employees with the organization that facilitate their commitment.

Table 4.5

Step Wise Multiple Regression

Predictors (IVs) of Affective Commitment (-a facet of Organizational Commitment i.e. DV) of Bank Employees Working in Public Sector (N=150)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Square Change	F Change	Sig.
1	.224 ^a	.050	.044	2.529	.050	7.810	.006

a. Predictors : (Constant), V22

Table 4.5 showing model summary, enlightening that 'recognition'- a dimension of HRP an IV accounted for 5% variance in affective commitment- a dimension of OC. Multiple regression, while analyzing factors stepwise, successfully found 'recognition' as a important predictor variable of affective commitment (DV) as F change 7.810 is also found significant at .006.

Table 4.5(A) ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	49.968	1	49.968	7.810	.006 ^a
Residual	946.865	148	6.398		
Total	996.833	149			

a. Predictors: (constant), V22

Dependent variable: Affective Commitment

Table 4.5A of ANOVA highlights that $F=7.810$ is significant at .01 level of confidence indicates that recognition is a significant predictor variable influencing the criterion variable i.e. affective commitment and same has been confirm from table 4.5B that its corresponding t value is just $t=2.795$ also significant at .01 level of confidence. Hence, related null hypotheses given in chapter-II, (H_{022})“recognition”- a dimension of HRP will not significantly influence overall organizational commitment or any facet of it, of bank employees in general and specifically working in public sectors” stand rejected.

Table 4.5(B) Coefficient

Model	Unstandardized coefficient		Standardized coefficient	t	Sig
	B	Std. Error	Beta		
(Constant)	28.998	1.011		28.691	.000
V22	-.296	.106	-.224	2.795	.006

Dependent Variable: Affective Commitment

Affectively committed individuals tend to perform their jobs better, and to be more productive (Allen & Meyer, 1996, 2000; Meyer et al., 2002). When employees' feel that they have recognition, appreciations, praise, gratitude, respect, credit, identification and so on in an organization they develop a sense of

affection towards organization that makes them strongly committed to their work and organization. Rousseau, (1995) in an article pointed out that affective commitment develops when the employee recognizes the value-relevance of an association with the organization. But if they feel deprivation of recognition in their organization, they become less committed toward their duties that have negative effect on their performance as well as affective bonds of commitment. In this contemporary world, private sector organizations are being competitive and almost all types of facilities they are providing to their effective, productive as well as efficient employees. But as far as public sector organizations are concerned, except upper class, government does not provide as much facilities to its employees. As shown by results, public sector bank employee's affective commitment primarily negatively affected by 'recognition'.

Table 4.6

Step Wise Multiple Regression

Predictors (IVs) of Continuance Commitment (a facet of Organizational Commitment i.e. DV) of Bank Employees Working in Public Sector (N=150)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change statistics	
					R Square Change	F Change
1	.248 ^a	.061	.055	2.181	.061	9.694
2	.299 ^b	.089	.077	2.155	.028	4.517
3	.337 ^c	.113	.095	2.134	.024	3.919

a. Predictors: (Constant), V1

b. Predictors: (Constant) V1, V9

c. Predictors: (Constant) V1, V9, V5

Table 4.6 showing model summary, reveal the fact that role overload, intrinsic impoverishment and responsibility for persons- dimensions of OS (IVs) contribute

6.1%, 2.8% and 2.4% respectively to the continuance commitment-a dimension organizational commitment (DV). Table 4.6(A) of ANOVA highlights that $F=9.694$, $F=7.221$ and $F=6.216$ are significant at .01 level of confidence indicates that role over-load, intrinsic impoverishment and responsibility for persons are significant predictor variables influencing the criterion variable (i.e. continuance commitment) as their corresponding statistical values $t= 2.971$ significant at .01 level, $t= 2.244$ significant at .05 level and $t= 1.980$ also significant at .05 level of confidence. Hence, their related null hypotheses, given in chapter-II (H_{01}, H_{05}, H_{09}) “role over-load, responsibility for persons, and “intrinsic impoverishment- dimensions of OS respectively will not significantly influence overall organizational commitment or any facet of it, of bank employees in general and specifically working in public sectors” stand rejected.

Table 4.6(A) ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	46.096	1	46.096	9.694	.002 ^a
Residual	703.744	148	4.755		
Total	749.840	149			
Regression	67.075	2	33.537	7.221	.001 ^b
Residual	682.765	147	4.645		
Total	749.840	149			
Regression	84.924	3	28.308	6.216	.001 ^c
Residual	664.916	146	4.554		
Total	749.840	149			

a. predictor (constant), V1

b. predictor (constant), V1, V9,

c. predictor (constant), V1, V9, V5

Dependent variable: continuance commitment

As stated earlier employees develop continuance commitment when they develop “calculative” attitudes in such a way that they feel that leaving the organization will imply losing benefits, good working conditions and possibilities to remain

employed in an economically healthy organization. They do only what is necessary for keeping the job (i.e., avoiding extra-role behaviours), and decrease their affective bonds to the organization and their sense of organizational loyalty and the desire to leave the organization intensifies (Ashford & Mael, 1989; Dutton et al., 1994). As clearly shown by results that bank employees have become conditioned to work under stressful condition which is most likely to be generated by 'role over-load' (DeFrank and Ivancevich, 1998; Sparks and Cooper, 1999; Rogers et al., 1987; Pflanz & Ogle, 2006; Sen, 1981; Srivastava, 1982; Jagdish, 1983) 'responsibility for persons' and 'intrinsic impoverishment; indicate that public sector bank employees are forced for excessive work-load they ought to manage their work even after their working time. Vachom (1987) found in a study that role stress may not only occur during one's official professional job but may also result from the fact that they are expected to continue their role when they are outside the organization.

Table 4.6 (B) Coefficients

Model	Unstandardized coefficient		Standardized coefficient	t	Sig
	B	Std. Error	Beta		
(Constant)	24.536	.871		28.158	.000
V1	-.285	.091	-.248	3.114	.002
(Constant)	26.597	1.297		20.505	.000
V1	-.275	.090	-.240	3.041	.003
V9	-.203	.095	-.167	2.125	.035
(Constant)	28.297	1.545		18.315	.000
V1	-.266	.090	-.232	2.971	.003
V9	-.212	.095	-.175	2.244	.026
V5	-.327	.165	-.155	1.980	.050

Dependent variable Continuance Commitment

‘Responsibility for person’ shows, in their working time they are forced to deal with a large number of customers and even then they do not get economical profit as much as their counterparts in private sector. Hence public sector employees experience higher stress as compared to private sector employees (Jasmine 1987, Rizvi 2007, Mishra 1997) therefore ‘intrinsic impoverishment’ has also found one of the important predictors for continuance commitment in public sector employees.

Step Wise Multiple Regression

Predictors (IVs) of Normative Commitment (a facet of Organizational Commitment i.e. DV) of Bank Employees Working in Public Sector

(N=150)

Table 4.7

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics	
					R Square Change	F Change
1	.232a	.054	.048	1.91	.054	8.434
2	.296b	.088	.075	1.88	.034	5.474
3	.350c	.123	.105	1.85	.035	5.772

a. Predictors: (Constant), V25

b. Predictors: (Constant), V25, V19

c. Predictors: (Constant), V25, V19, V20

Table 4.7 showing model summary, indicate that co-operation, employee-management relation and total quality management-dimensions of HRP contribute 5.4%, 3.4% and 3.5% respectively to the normative commitment -a dimension organizational commitment (DV). Table 4.7(A) of ANOVA highlights that $F=8.434$, $F=7.082$ and $F=6.798$ are significant at .01 level of confidence indicate, co-operation, employee management relation and total quality management are

significant predictor variables influencing the criterion variable (i.e. normative commitment) and same has been confirmed from table 4.7B as their corresponding statistical values are $t=2.455$ significant at .05 level, $t= 2.721$ significant at .01 level and $t= 2.402$ also significant at .05 level of confidence.

Table 4.7(A)

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	30.803	1	30.803	8.434	.004 ^a
	Residual	540.531	148	3.652		
	Total	571.333	149			
2	Regression	50.209	2	25.104	7.082	.001 ^b
	Residual	521.124	147	3.545		
	Total	571.333	149			
3	Regression	70.027	3	23.342	6.798	.000 ^c
	Residual	501.306	146	3.434		
	Total	571.333	149			

a. Predictors: (Constant), V25

b. Predictors: (Constant), V25, V19

c. Predictors: (Constant), V25, V19,

V20
Dependent Variable: Normative commitment

Table 4.7 (B) Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	26.728	.660		40.516	.000
	V25	.161	.056	.232	2.904	.004
2	(Constant)	27.908	.823		33.921	.000
	V25	.162	.055	.233	2.959	.004
	V19	.249	.106	.184	2.340	.021
3	(Constant)	29.171	.965		30.217	.000
	V25	.135	.055	.194	2.455	.015
	V19	.288	.106	.214	2.721	.007
	V20	.227	.094	.192	2.402	.018

a. Dependent Variable: Normative commitment

Findings keep rejecting their related null hypotheses, given in chapter-II (H_019 , H_020 , H_025) “employee-management relation, total quality management and co-operation-dimensions of HRP will not significantly influence overall organizational commitment or any facet of it, of bank employees in general and specifically working in public sectors”. Out of the findings a general picture emerged that ‘co-operation’, ‘employee-management relation’ and ‘total quality management’ are important predictors of ‘normative commitment.’ Normative commitment develops when people internalize the organizational norms through socialization; receive benefits that induce them to feel the need to reciprocate and/or to accept the terms of a psychological contract (Rousseau, 1995). Here, predictor variables focus on improvements of organizational effectiveness and attainment of tremendous organizational growth and development which develop a firm conviction among employees about not leaving the job/organization. And they develop a sense of obligation towards organization that makes stronger their normative commitment. Not only organizational growth and development but employees also have their personal benefits which are helpful in maintaining trust and team work along with developing co-operations among workers. On the other hand, because of total quality management employees have a feeling that their interests are well-safely protected, quantum of work is not decided by management alone it is set through mutual understanding between the employees and the management hence, such HRD activities have a very healthy foundation and focus on building congenial environment that may subsequently be instrumental in increasing normative commitment among public sector bank employees.

Table 4.8**Step Wise Multiple Regression****Predictors (IVs) of Total Organizational Commitment (i.e. DV) of Bank****Employees Working in Public Sector (N=150)****Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change statistics		
					R Square Change	F Change	sig
1	.276 ^a	.076	.070	3.462	.076	12.237	.001

a. predictor: (constant), V26

Table 4.8 showing model summary reveal that 'total HRP contribute 7.6% to the total organizational commitment (DV) among public sector bank employees.

Table 4.8(A) of ANOVA highlights that $F=12.237$ is significant at .01 level of confidence indicates 'HRP' is a significant predictor variable influencing the criterion variable (i.e. organizational commitment) alike in table 4.8(B), as its corresponding statistical value is also $t=3.498$ significant at .01 level of confidence. Finding keeps rejecting its related null hypotheses, given in chapter-2 (H_{026}) "human resource practices" will not significantly influence overall organizational commitment or any facet of it, of bank employees in general and specifically working in public sectors".

Table 4.8(A) ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	146.700	1	146.700	12.237	.001 ^a
Residual	1774.240	148	11.988		
Total	1920.940	149			

a. Predictor: HRP

Dependent variable: total commitment

As clearly shown by table 4.8B that 'human resource practices' has emerged as a significant predictor variable for 'organizational commitment' (DV), indicating that the new look of human resource management focuses more on commitment than on compliance. Organizational commitment is an imperative factor in determining employees productivity, efficiency and satisfaction with the world of work because committed employees are less likely to leave for another job (Allen & Meyer, 2000) and are more likely to perform at higher levels.

Table 4.8(B) Coefficient

Model	Unstandardized coefficient		Standardized coefficient	t	Sig
	B	Std. Error	Beta		
(Constant)	77.718	1.384		56.173	.000
V26	.508	.145	.276	3.498	.001

Dependent variable: Total Organizational Commitment

With the high costs involved in employee selection and recruitment, companies are increasingly concerned with retaining employees. Generating employee commitment is an important consideration for large and small organizations. Commitment is one of the factors of HRM policy for an effective organization. Many major reviews of commitment theory and research are available (Mathieu & Zajac, 1990; Meyer & Allen, 1991, Meyer & Herscovitch, 2001).

Accountable stress at work place is one of the most important issues of this technical world because stress declines employee's commitment with the organization subsequently gets loss. On the other hand, people are the most valued asset of the organization, only the human resources are capable with such uncommon qualities as creativity, problem solving ability, adjustment, they can be

motivated, can be as a team. It should be managed and in practice where organizations want more productive workers, these practices are considered to be very effective in retaining the valuable human capital. Ahmed, (1999) defined HRM as a strategic approach in acquiring, developing, managing, motivating and gaining the commitment of an organization's key resources, its employees. As shown by result, to prevail over stress and to train employees admirably, human resource practices are growing increasingly by providing training, flexibility, co-operation, appraisal system, recognition and all that at work place among public sector bank employees. Many management positions are filled by promoting experienced, technically skilled professional personnel. Organizations where human resource practices are implemented, employees feel more committed and want to exhibit extra role behaviour (Meyer & Herscovitch, 2001) for the benefit of the organization. Researchers have found a positive correlation between human resource management practices and organizational commitment (Arnett & Obert, 1995; Pfeffer & Veiga, 1999; Dessler, 1999).

Table 4.9

Step Wise Multiple Regression

Predictors (IVs) of Affective Commitment – a facet of OC (DV) of Bank Employees Working in Public and Private Sector (N=300)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change statistics		
					R Square Change	F Change	Sig
1	.482 ^a	.232	.230	3.715	.232	90.141	.000
2	.547 ^b	.299	.294	3.556	.067	28.248	.000
3	.558 ^c	.312	.305	3.530	.013	5.436	.020
4	.568 ^d	.322	.313	3.508	.011	4.715	.031
5	.577 ^e	.332	.321	3.488	.010	4.414	.036

a. predictors: (Constant), V10

b. predictors: (Constant), V10, V23

c. predictors: (Constant), V10, V23, V25

d. predictors: (Constant), V10 V23, V25, V7

e. predictors: (Constant), V10 V23, V25, V7, V24

Table 4.9 showing model summary, highlights that 'low status'- a facet of OS, 'flexibility'- a facet of HRP, 'co-operation'- a dimension of HRP, 'powerlessness'-a facet of OS, 'competition'-dimensions of HRP contribute 23.2%, 6.7%, 1.3%, 1.1%, 1% respectively to the affective commitment -a dimension organizational commitment (DV).

Table 4.9(A) of ANOVA highlights that $F=90.141$, $F=63.316$ and $F=44.653$, $F=35.089$, $F=29.279$ all are significant at .01 level of confidence and their corresponding statistical values $t=5.622$, $t=5.493$, $t=2.379$, $t=2.189$, $t=2.101$ significant at .05 level of confidence. Findings keep rejecting their related null hypotheses, given in chapter-II, H_{07} and H_{0-10} 'powerlessness' and 'low status'- dimensions of OS, H_{023} , H_{024} , and H_{025} 'flexibility', 'competition' and 'co-operation' dimensions of HRP will not significantly influence overall

organizational commitment or any facet of it, of bank employees in general and specifically working in public and private sectors”.

Table 4.9 (A) ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1244.256	1	1244.256	90.141	.000 ^a
Residual	4113.411	298	13.803		
Total	5357.667	299			
Regression	1601.514	2	800.757	63.316	.000 ^b
Residual	3756.153	297	12.647		
Total	5357.667	299			
Regression	1669.248	3	556.416	44.653	.000 ^c
Residual	3688.418	296	12.461		
Total	5357.667	299			
Regression	1727.277	4	431.819	35.089	.000 ^d
Residual	3630.390	295	12.306		
Total	5357.667	299			
Regression	1780.975	5	356.195	29.279	.000 ^e
Residual	3576.692	294	12.166		
Total	5357.667	299			

a. predictors: (Constant), V10

b. predictors: (Constant), V10, V23

c. predictors: (Constant), V10, V23, V25

d. predictors: (Constant), V10 V23, V25, V7

e. predictors: (Constant), V10 V23, V25, V7, V24

Dependent variable: Affective commitment

Findings indicate that even after long working periods, bank employees suffer from ‘low status’ that leads them to experience ‘powerlessness, subsequently their affection towards organization declines. But findings also indicate that HR team involvement in banking sector has improved the condition of employees as ‘flexibility’ in work schedule, ‘co-operation’ from managerial team as well as colleagues and ‘competition’ with co-workers direct them to remain in organization and help them to get better in their organization. Human resource practices are being increasingly implemented to reduce employees’ stress (Teo &

Wates 2002) increase job satisfaction (Bradley et.al. 2004), retain them in organization (Shahnawaz et. al. 2006) and increase their organizational commitment (Donald, 2004; Paul & Anantharoman, 2004; Shahzad 2010) because greatest competitive advantage is to be obtained from people rather than technology (Geringer et al. 2002).

Table 4.9 (B) Coefficients

Model	Unstandardized coefficient		Standardized coefficient	t	Sig
	B	Std. Error	Beta		
(Constant)	31.458	.838		37.537	.000
V10	-.860	.091	-.482	9.494	.000
(Constant)	32.613	.831		39.242	.000
V10	-.590	.101	-.330	5.868	.000
V23	.421	.079	.299	5.315	.000
(Constant)	30.605	1.193		25.664	.000
V10	-.628	.101	-.352	6.208	.000
V23	.425	.079	.302	5.402	.000
V25	.228	.098	.115	2.331	.020
(Constant)	32.236	1.403		22.977	.000
V10	-.595	.102	-.333	5.855	.000
V23	.415	.078	.295	5.299	.000
V25	.236	.097	.119	2.426	.016
V7	-.190	.087	-.107	2.171	.031
(Constant)	34.115	1.657		20.589	.000
V10	-.571	.102	-.320	5.622	.000
V23	.429	.078	.305	5.493	.000
V25	.230	.097	.116	2.379	.018
V7	-.190	.087	-.107	2.189	.029
V24	.205	.097	.101	2.101	.036

Dependent variable : Affective commitment

Human resource practices including training and development, teamwork, benefits, human resource planning, and performance appraisal have significant effect on employee productivity (Chang and Chen 2002) and affective

commitment. Concurring, positive and significant effects on employee productivity were found for organizations that utilize more sophisticated human resource planning, recruitment and selection strategies (Hagel 2009).

Step Wise Multiple Regression

Predictors (IVs) of Continuance Commitment (a facet of Organizational Commitment i.e. DV) of Bank Employees Working in Public and Private Sector Banks (N=300)

Table 4.10 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change statistics		
					R Square Change	F Change	Sig
1	.384 ^a	.148	.145	2.486	.148	51.649	.000
2	.439 ^b	.193	.188	2.423	.045	16.666	.000
3	.471 ^c	.222	.214	2.384	.029	10.857	.001
4	.500 ^d	.250	.240	2.344	.028	11.063	.001
5	.510 ^e	.260	.247	2.332	.010	4.068	.045

a. predictors: (Constant), V10

b. predictors: (Constant), V10, V23

c. predictors: (Constant), V10, V23, V13

d. predictors: (Constant), V10 V23, V13, V25

e. predictors: (Constant), V10 V23, V13, V25, V3

Table 4.10 showing model summary, highlights that 'low status'- a facet of OS, 'flexibility' -a facet of HRP, 'total occupational stress'-a dimension of OS, 'co-operation'- a facet of HRP, 'role conflict'- a facet of OS, account for 14.8%, 4.5%, 2.9%, 2.8%, 1%, variance, respectively to the continuance commitment -a dimension organizational commitment (DV).

As table 4.10(A) of ANOVA highlights that F=51.649, F=35.515 F=28.081, F=24.543 F=20.652 significant at .01 level of confidence indicate that 'low status'- 'flexibility, 'total occupational stress', 'co-operation' and 'role conflict' all

are significant predictor variables influencing the criterion variable (i.e. continuance commitment) same has been confirmed from table 4.10B as their corresponding statistical values are $t=2.136$, $t=3.549$, $t=2.628$, $t=3.289$, $t=2.017$, significant beyond .05 level of confidence. Findings keep rejecting their related null hypotheses, given in chapter-II, H_{010} 'low status'- dimension of OS, H_{023} 'flexibility'-a dimension of HRP, H_{013} 'total occupational stress' H_{025} 'co-operation- a dimension of HRP, H_{03} 'role conflict'- a dimension of OS, respectively will not significantly influence overall organizational commitment or any facet of it, of bank employees in general and specifically working in public and private sectors".

Table 4.10 (A) ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	319.204	1	319.204	51.649	.000 ^a
Residual	1841.713	298	6.180		
Total	2160.917	299			
Regression	417.058	2	208.529	35.515	.000 ^b
Residual	1743.859	297	5.872		
Total	2160.917	299			
Regression	478.756	3	159.585	28.081	.000 ^c
Residual	1682.160	296	5.683		
Total	2160.917	299			
Regression	539.559	4	134.890	24.543	.000 ^d
Residual	1621.357	295	5.496		
Total	2160.917	299			
Regression	561.686	5	112.337	20.652	.000 ^e
Residual	1599.231	294	5.440		
Total	2160.917	299			

a. predictors: (Constant), V10

b. predictors: (Constant), V10, V23

c. predictors: (Constant), V10, V23, V13

d. predictors: (Constant), V10 V23, V13, V25

e. predictors: (Constant), V10 V13, V13, V25, V3

Dependent variable : Continuance Commitment

Obtained findings revealed the fact that low status, flexibility, total occupational stress, co-operation and role conflict are significant ingredients contributing to one of the dimensions of organizational commitment i.e. continuance commitment. 'Low status' and 'role conflict' as dimensions of total occupational stress and 'occupational stress' by itself contribute in declining employee's commitment towards organization. In continuance commitment, employees continue with the organization only because, they feel they 'have to' and there is no alternative. It is very important to point out that work related conditions in Indian bank is not up to the standard, bank employees have become conditioned to work under stressful conditions which are more likely to be generated by their 'low status', 'role conflict', as well as occupational stress. In banking organizations, basically employees deal with public and as such no power has been given to general employees except top managers. Being social scientists, we have a clear opinion that as the people grow and move towards the higher cadre or they obtain seniority, they cry for more and more power and if employees suffer from 'low status' their commitment towards organization declines because they feel that they are not enjoying job status as compared to their work. In banks, there is no definite role which can be assigned to the employees. They have to perform all types of duties, sometime they deal with cash while often they may engage to correct bank documents, their daily place of working depends upon manager's instruction. That gradually lead the feeling of conflict between the role assign to them and the work they have to finish. Collectively, all these conditions enhance the level of occupational stress among employees which is associated with important occupational outcomes of job satisfaction, organisational commitment and

employee withdrawal behaviour (Naumann, 1993; Sullivan and Bhagat, 1992; Tett and Meyer, 1993; Williams and Hazer, 1986). Hence, involvement of human resource management team in banking sector has become essential. Human resource practices are focusing to improve perfection not only to the employees but also to the organization which generates emotional attachments between them as findings are indicating that in banks, rule and regulations are flexible and employees are always ready to co-operate with each other and develop a sense of

Table 4.10(B) Coefficients

Model	Unstandardized coefficient		Standardized coefficient	t	Sig
	B	Std. Error	Beta		
(Constant)	27.312	.561		48.706	.000
V10	-.436	.061	-.384	7.187	.000
(Constant)	27.917	.566		49.299	.000
V10	-.294	.069	-.260	4.296	.000
V23	.220	.054	.247	4.082	.000
(Constant)	34.013	1.932		17.602	.000
V10	-.201	.073	-.177	2.750	.006
V23	.191	.054	.213	3.540	.000
V13	-.047	.014	-.198	3.295	.001
(Constant)	36.040	1.996		18.060	.000
V10	-.171	.072	-.151	2.363	.019
V23	.194	.053	.217	3.657	.000
V13	-.050	.014	-.212	3.572	.000
V25	.150	.045	.169	3.326	.001
(Constant)	35.611	1.997		17.835	.000
V10	-.155	.073	-.137	2.136	.034
V23	.187	.053	.210	3.549	.000
V13	-.039	.015	-.166	2.628	.009
V25	.148	.045	.166	3.289	.001
V3	-.090	.045	-.117	2.017	.045

Dependent variable: Countinuanace Comiitment

continuation with the organization because they feel that whatever they have achieved in life is because of this organization only, they have no option to move from the organization as a result, they want to continue their job in same organization that boost the sense of continuance commitment.

Step wise Multiple Regression

Predictors (IVs) of Normative Commitment (a facet of Organizational Commitment i.e. DV) of Bank Employees Working in Public and Private

Sector Banks (N=300)

Table 4.11 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics	
					R Square Change	F Change
1	.225 ^a	.051	.047	3.86	.051	15.871
2	.283 ^b	.080	.074	3.81	.029	9.518
3	.319 ^c	.102	.093	3.77	.022	7.258
4	.341 ^d	.117	.105	3.75	.015	4.856
5	.359 ^e	.129	.114	3.73	.012	4.212
6	.379 ^f	.144	.126	3.80	.015	5.043
7	.349 ^g	.155	.135	3.68	.011	3.899
8	.410 ^f	.168	.146	3.66	.013	4.684

a. predictors: (Constant), V10

b. predictors: (Constant), V10, V16

c. predictors: (Constant), V10, V16, V15

d. predictors: (Constant), V10 V16, V15, V21

e. predictors: (Constant), V10 V16,V15, V21, V3

f. predictors: (Constant), V10 V16,V15, V21, V3, V18,

g. predictors: (Constant), V10 V16,V15, V21, V3, V18, 19

h. predictors: (Constant), V10 V16,V15, V21, V3, V18, V19, V5

Table 4.11 showing model summary, highlights that 'low status'- a facet of OS, 'organizational climate', 'training' and 'appraisal system'- facets of HRP, 'role conflict'- a facet of OS, 'fairly liberal and management functions'-a dimension of HRP, 'employee management relations'- a dimension of HRP 'responsibility for person'- a dimension of OS, contribute 5.1%, 2.9%, 2.2%, 1.5%, 1.2%, 1.5%,

1.1%, 1.3% respectively to the normative commitment -a dimension of organizational commitment (DV). Table 4.11(A) of ANOVA highlights that $F=15.871$, $F=12.922$, $F=11.215$, $F=9.735$, $F=8.715$, $F=8.203$, $F=7.658$, $F=7.371$, are found strictly significant at .01 level of confidence same has been confirmed from table 4.11B as their corresponding statistical values are $t=1.903$, $t=2.904$, $t=2.295$, $t=2.350$, $t=2.221$, $t=2.447$, $t=2.356$, $t=2.164$ significant beyond .05 level of confidence. Findings keep rejecting their related null hypotheses, given in chapter-2, H_{010} 'low status'- dimension of OS, H_{016} 'organizational climate'-a dimension of HRP, H_{015} 'training'-a dimension of HRP, H_{021} 'appraisal system'- a dimension of HRP, H_{03} 'role conflict'- a dimension of OS, H_{018} 'fairly liberal and management functions', H_{019} 'employee management relations', H_{05} responsibility for person, respectively will not significantly influence overall organizational commitment or any facet of it, of bank employees in general and specifically working in public and private sectors".

Isolating the predictors, it is being observed from the above findings that from IVs eight predictors namely 'low status', 'organizational climate', 'training, 'appraisal system'- 'role conflict', 'fairly liberal and management functions', 'employee management relations', responsibility for person, have emerged as significant predictor variables influencing the criterion variable i.e. normative commitment – a facet of OC. 'Low status' is indicating that in banks, employees are working hard to get better in organization but employees are not enjoying their job status as compared to their work and responsibility. Employees feel that there are too many expectations from the significant numbers in their role set. They are obligatory to finish their daily transaction and to satisfy customers, they have to take

‘responsibility for persons’. Another predictor ‘Role conflict’ arises when various numbers of the role sets, hold quiet different conflicting role expectations toward a focal person. They may impose pressure on that focal person for different kinds of behaviour at a time. Bank employees have different role pressures which give rise to role forces, hence they experience ‘role conflict’.

Table 4.11A

ANOVA

Model	Sum of squares	Df	Mean square	F	Sig.
Regression	236.931	1	236.931	15.871	.000 ^a
Residual	4448.656	298	14.928		
Total	4685.587	299			
Regression	375.077	2	187.538	12.922	.000 ^b
Residual	4310.510	297	14.514		
Total	4685.587	299			
Regression	478.236	3	159.412	11.215	.000 ^c
Residual	4207.351	296	14.214		
Total	4685.587	299			
Regression	546.366	4	136.591	9.735	.000 ^d
Residual	4139.221	295	14.031		
Total	4685.587	299			
Regression	604.832	5	120.966	8.715	.000 ^e
Residual	4080.754	294	13.880		
Total	4685.587	299			
Regression	673.886	6	112.314	8.203	.000 ^f
Residual	4011.701	293	13.692		
Total	4685.587	299			
Regression	726.750	7	130.821	7.658	.000 ^g
Residual	3958.837	292	13.558		
Total	4685.587	299			
Regression	789.460	9	98.682	7.371	.000 ^h
Residual	3896.127	291	13.389		
Total	4685.587	299			

a. predictors: (Constant), V10

b. predictors: (Constant), V10, V16

c. predictors: (Constant), V10, V16, V15

d. predictors: (Constant), V10 V16, V15, V21

e. predictors: (Constant), V10 V16,V15, V21, V3

f. predictors: (Constant), V10 V16,V15, V21, V3, V18,

g. predictors: (Constant), V10 V16,V15, V21, V3, V18, 19

h. predictors: (Constant), V10 V16,V15, V21, V3, V18, V19, V5

Dependent variable Normative Commitment

Table 4.11 (B) Coefficients

Model	Un standardized Coefficient s		Standardized Coefficients	t	Sig.
	B	Std Error	Beta		
1 (constant)	23.630	.872		27.113	.000
V10	-.375	.094	-.225	-3.984	.000
2 (constant)	27.008	1.392		19.404	.000
V10	-.334	.094	-.200	-3.559	.000
V16	.246	.80	.173	3.085	.002
3 (constant)	24.577	1.647		14.925	.000
V10	-.266	.096	-.159	-2.760	.006
V16	.233	.079	.164	2.994	.003
V15	.400	.149	.155	2.694	.007
4 (constant)	22.744	1.835		12.392	.000
V10	-.264	.096	-.158	-2.756	.006
V16	.237	.079	.167	3.017	.003
V15	.392	.148	.151	2.653	.008
V21	.210	.095	.121	2.204	.028
5 (constant)	24.376	1.991		12.242	.000
V10	-.202	.100	-.121	-2.021	.044
V16	.222	.078	.157	2.829	.005
V15	.354	.148	.137	2.392	.017
V21	.206	.095	.118	2.168	.031
V3	-.137	.067	-.121	-2.052	.041
6 (constant)	22.242	2.194		10.138	.000
V10	-.195	.099	-.177	-1.963	.051
V16	.214	.078	.151	2.751	.006
V15	.336	.147	.130	2.280	.023
V21	.221	.094	.127	2.336	.020
V3	-.151	.067	-.133	-2.262	.024
V18	.172	.076	.122	2.246	.025
7 (constant)	24.196	2.397		10.095	.000
V10	-.192	.099	-.155	-1.949	.052
V16	.214	.078	.151	2.761	.006
V15	.351	.147	.136	2.395	.017
V21	.195	.095	.112	2.050	.041
V3	-.149	.066	-.131	-2.238	.026
V18	.178	.076	.127	2.331	.020
V19	.157	.080	.108	1.975	.049
8 (constant)	26.990	2.709		9.962	.000
V10	-.187	.098	-.112	-1.903	.058
V16	.224	.077	.158	2.904	.004
V15	.335	.146	.129	2.295	.022
V21	.224	.095	.129	2.350	.019
V3	-.147	.066	-.129	-2.221	.027
V18	.185	.076	.132	2.447	.015
V19	.190	.081	.130	2.356	.019
V5	-.244	.113	-.120	-2.164	.031

Dependent variable normative commitment

Now organizations are arranging human resources through various facets of human resource development like 'organizational climate', training, 'appraisal system' 'fairly liberal and management functioning' as well as 'employee management relations'. 'Organizational climate' help employees to involve deeply in developing and working out best means for promoting organization's productive efficiency, such involvement develops a sense of attachment. Banks often provide opportunities and encourage employees to take classes offered by banking and financial management affiliated organizations or other educational institutions in order to train their employees. Classes often deal with one of the different aspects of finance and banking, such as accounting management, budget management, corporate cash management, financial analysis, international banking, and data processing systems procedures and management. Employers also sponsor seminars and conferences, and provide textbooks and other educational materials. Many employers pay for educational courses. 'Training' may improve workers' chances of advancing to higher level executive, administrative, managerial, and professional positions. Since the banking industry depends on technology, an understanding of banking computer systems and software can greatly improve one's skills and advancement opportunities.

So far as 'fairly liberal management functioning' is concerned, it is related to the fair function of management for example achievement and competence at work have more importance than hierarchal status or position which direct a fine relationship between employees and management. Such management functions help employees to stay in the organization regardless of several stressful conditions. Employees assess themselves and their performance in the

organization as result indicated 'appraisal system' as a significant predictor variable. 'Appraisal system' guides them to be aware of their work role and performance in the organization. Because of such HRD activities employees feel that they will work in organization conveniently which will increase the feeling of staying on in the organization. Later on it becomes a feeling of obligation to continue.

Step Wise Multiple Regression

Predictors (IVs) of Organizational Commitment (DV) of Bank Employees Working in Public and Private Sector Banks (N=300)

Table 4.12

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics	
					R Square Change	F Change
1	.527	.278	.275	6.40252	.278	114.577
2	.601	.361	.357	6.03078	.084	38.870
3	.624	.390	.384	5.90468	.028	13.820
4	.638	.406	.398	5.83323	.017	8.296
5	.647	.419	.409	5.78159	.012	6.293
6	.658	.433	.422	5.71910	.014	7.460
7	.665	.442	.428	5.68716	.008	4.300

- a. predictors: (Constant), V10
- b. predictors: (Constant), V10,V23
- c. predictors: (Constant), V10,V23,V3
- d. predictors: (Constant), V10 V23,V3, V13
- e. predictors: (Constant),V10 V23,V3, V13, V7
- f. predictors: (Constant), V10 V23,V3, V13, V7, V16,
- g. predictors: (Constant), V10 V23,V3, V13, V7, V16, V5

Table 4.12, highlighting that, 'low status'- a facet of OS flexibility'- a facet of HRP 'role conflict- a dimensions of OS, and 'total OS, powerlessness- a facet of OS, 'organizational climate'- a facet of HRP and 'responsibility for person'- a facet of OS contribute 27.8%, 8.4%, 2.8%, 1.7%, 1.2%, 1.4%, and 0.8%.respectively to the organizational commitment (DV). Table 4.12(A) of

ANOVA highlights that $F=114.577$, $F=84.004$ and $F=63.027$, $F=50.509$, $F=42.391$, $F=37.345$, $F=32.985$ all are significant at .01 level of confidence apart from 'F' values their corresponding statistical values are also found significant beyond .05 level of confidence as $t=5.565$, $t=5.302$, $t=3.179$, $t=2.691$, $t=2.426$, $t=2.828$, $t=2.074$.

Table 4.12A

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4696.752	1	4696.752	114.577	.000 ^a
	Residual	12215.685	298	40.992		
	Total	16912.437	299			
2	Regression	6110.470	2	3055.235	84.004	.000 ^b
	Residual	10801.966	297	36.370		
	Total	16912.437	299			
3	Regression	6592.324	3	2197.441	63.027	.000 ^c
	Residual	10320.113	296	34.865		
	Total	16912.437	299			
4	Regression	6874.607	4	1718.652	50.509	.000 ^d
	Residual	10037.830	295	34.027		
	Total	16912.437	299			
5	Regression	7084.975	5	1416.995	42.391	.000 ^e
	Residual	9827.462	294	33.427		
	Total	16912.437	299			
6	Regression	7328.972	6	1221.495	37.345	.000 ^f
	Residual	9583.465	293	32.708		
	Total	16912.437	299			
7	Regression	7468.049	7	1066.864	32.985	.000 ^g
	Residual	9444.387	292	32.344		
	Total	16912.437	299			

a. Predictors: (Constant), V10

b. Predictors: (Constant), V10, V23

c. Predictors: (Constant), V10, V23, V3

d. Predictors: (Constant), V10, V23, V3, V13

e. Predictors: (Constant), V10, V23, V3, V13, V7

f. Predictors: (Constant), V10, V23, V3, V13, V7, V16

g. Predictors: (Constant), V10, V23, V3, V13, V7, V16, V5

Dependent Variable: Total Commitment

Findings keep rejecting their related null hypotheses, given in chapter-II, H₀10 'low status'-dimension of OS, H₀23 'flexibility'-dimension of HRP, H₀3 'role conflict'- a facet of OS, H₀13 'overall OS, H₀7 'powerlessness', H₀5 'responsibility for person'- facets of OS and H₀16 organizational climate- a dimension of HRP respectively, will not significantly influence overall organizational commitment or any facet of it, of bank employees in general and specifically working in public and private sectors". Findings from table 4.12B is truly indicating that low status, flexibility, role conflict, total occupational stress, powerlessness, organizational climate, responsibility for person are significant ingredients contributing to organizational commitment(DV).

In banks, except the top level management, employees are constantly suffering from status problem they are conditioned to work under stressful stipulation even then they are not enjoying the job status as they deserve. This 'low status' turns into 'powerlessness' and decreases employees' commitment towards the organization. Due to more competition among banking sectors, employees are becoming forced to work in over timings. In banks, the average work week for non-supervisory workers in depository credit intermediation was 36.2 hours in 2008. About 8% of employees in 2008, mostly cashiers, worked part time. (Bureau of Labour Statistics 2010-11). Over timings of office work and 'responsibility load', as discussed earlier, decline employees' affection towards organization. 'Role conflict' also plays a key-role in decreasing affection and increasing stress at work place especially when situation expects more the individual ability. Occupational stress, role conflict, powerlessness, low status, responsibility for

Table 4.12 (B)

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	82.401	1.444		57.056	.000
	V10	-1.672	.156	-.527	-10.704	.000
2	(Constant)	84.698	1.409		60.097	.000
	V10	-1.134	.171	-.357	-6.649	.000
	V23	.837	.134	.335	6.235	.000
3	(Constant)	89.062	1.812		49.157	.000
	V10	-.968	.173	-.305	-5.598	.000
	V23	.780	.132	.312	5.895	.000
	V3	-.391	.105	-.182	-3.718	.000
4	(Constant)	84.602	2.367		35.744	.000
	V10	-.920	.172	-.290	-5.366	.000
	V23	.691	.134	.277	5.147	.000
	V3	-.359	.105	-.167	-3.436	.001
	V13	-.685	.238	-.139	-2.880	.004
5	(Constant)	81.019	2.746		29.501	.000
	V10	-.990	.172	-.312	-5.746	.000
	V23	.700	.133	.280	5.253	.000
	V3	-.353	.104	-.164	-3.406	.001
	V13	-.680	.236	.138	-2.887	.004
	V7	-.401	.160	-.114	-2.509	.013
6	(Constant)	85.015	3.086		27.552	.000
	V10	-.970	.171	-.306	-5.685	.000
	V23	.682	.132	.273	5.174	.000
	V3	-.328	.103	-.152	-3.182	.002
	V13	-.656	.233	-.133	-2.813	.005
	V7	-.440	.159	-.125	-2.767	.006
	V16	.330	.121	.123	2.731	.007
7	(Constant)	89.546	3.767		23.772	.000
	V10	-.946	.170	-.298	-5.565	.000
	V23	.696	.131	.279	5.302	.000
	V3	-.326	.102	-.151	-3.179	.002
	V13	-.626	.232	-.127	-2.691	.008
	V7	-.388	.160	-.110	-2.426	.016
	V16	.340	.120	.126	2.828	.005
	V5	-.356	.172	-.092	-2.074	.039

a. Dependent Variable: Total commitment

person, all these factors play critical role in declining employees' commitment to the organization, though commitment is directly linked to the productivity as Samad (2007) studied that committed and satisfied employees are normally high performers that contribute towards organizational productivity. Intervention of human resource practices in Indian banks is become essential because condition of Indian bank is not up to the standard. HRD team is handling the situation to change the work pattern in banks and they are succeeding as 'organizational commitment' is found to be predicted by 'flexibility' and 'organizational climate' – facets of HRP. In a conducive and 'flexible' organizational climate employee feels free to express opinions and ideas even these may be different from their seniors and conversely, management have a very supportive attitudes toward employees. Hence, 'organizational climate' in effect give rise to the attachment towards organization. It is generally observed and experienced that when people develop attachment they get highly involved in the things for which they feel attached, be it private or public sector organizations. In this context, it will not be untrue to say that 'organizational climate' is one of the key elements in making the commitment functional for employees' affective productive efficiency and the organizational effectiveness at large.

Table 4.13**Step Wise Multiple Regression**

Predictors (IVs and its dimensions) of Psychological Well-Being (DV) of Bank Employees Working in Private Sector (N=150)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics	
					R Square Change	F Change
1	.174	.030	.024	1.61	.030	4.633
2	.254	.064	.052	1.59	.034	5.355
3	.308	.095	.076	1.57	.030	4.911

a. Predictors: (Constant), V5

b. Predictors: (Constant), V5, V17

c. Predictors: (Constant), V5, V17, V23

Table 4.13 showing model summary, enlightening the fact that responsibility for persons a facet of OS, organizational change, and flexibility dimensions of HRP contribute 3%, 3.4%, 3% respectively to the psychological well-being.

Table 4.13A of ANOVA highlights that $F=4.633$ significant at .05, $F=5.062$ and $F=5.101$ significant at .01 level of confidence. Same has been confirmed from table 4.13B as their corresponding statistical values are $t=2.410$, $t=2.654$ and $t=2.216$ respectively, significant beyond .05 level and as a consequent to it proposed null hypothesis in chapter-2 (H_{05} , H_{017} and H_{023}) 'Responsibility for Person'- a facet of occupational stress, organizational change and flexibility-components of human resource practices, respectively, will not significantly influence overall psychological well-being of bank employees in general and specifically working in private sectors, get rejected.

Table 4.13 A**ANOVA**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12.081	1	12.081	4.633	.033 ^a
	Residual	385.919	148	2.608		
	Total	398.000	149			
2	Regression	25.646	2	12.823	5.062	.007 ^b
	Residual	372.354	147	2.533		
	Total	398.000	149			
3	Regression	37.762	3	12.587	5.101	.002 ^c
	Residual	360.238	146	2.467		
	Total	398.000	149			

a. Predictors: (Constant), V5

b. Predictors: (Constant), V5, V17

c. Predictors: (Constant), V5, V17, V23

Dependent Variable: Total PWB

Table 4.13 B**Coefficients**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	18.287	.624		29.312	.000
	V5	-.121	.056	-.174	-2.152	.033
2	(Constant)	16.990	.832		20.414	.000
	V5	-.138	.056	-.199	-2.474	.014
	V17	-.110	.048	-.186	-2.314	.022
3	(Constant)	17.867	.912		19.595	.000
	V5	-.133	.055	-.192	-2.410	.017
	V17	-.126	.048	-.213	-2.654	.009
	V23	9.51	.043	.177	2.216	.028

a. Dependent Variable: Total PWB

Obtained findings revealed the fact that ‘responsibility for persons’, ‘organizational change’ and ‘flexibility’ are significant ingredients contributing to psychological well-being (DV). Owing to more competition in Indian banks,

banks compete strongly to attract new customers. In order to provide better customer services employees became conditioned to work overtime and to satisfy large number of customers in their working hours of 8 to 9. This long time and daily pressure has its impact on their health and well-being the same is showing by results that employees' psychological well-being is essentially affected by responsibility for person. A large number of studies have reported about occupational stressors in relation to psychosomatic and health problems (Mishra & Singh, 2006, Singh, Srivastava & Mandal 1999, Jamal, 1990). Organizational change designates to changes in an organization technically, lots of hand work now can be done by machine and mental work can be replaced by computer work, and some special types of software are continuously launching to make computer work easy for banking sector. Yu (2009) defines organisational change as the process whereby an organisation converts from an existing state to a hoped for future state in order to increase its effectiveness. But as shown by table 4.13B that beta value of organizational change is viewing negative to the total psychological well-being, it is being confirmed that it sometime has its negative impact on employees' health. Especially when employees cannot make necessary technical adjustments, a sense of uncertainty arises about the future, which, in turn, creates stress. Hellriegel, Slocum, and Woodman (2001) point out that organisational changes can be viewed as the greatest source of stress on the job and, perhaps, in an employee's life. Concurring, Schabracq and Cooper (1998) believe that employees' stress level rises because positions and technical skills may be changed or altered. Yu (2009) also states in this reference that organisational change may

produce negative effects, such as ambiguous role responsibilities, unemployment, a lowering of social status, and family and job conflicts.

‘Flexibility’ the third important predictor plays an important role in decreasing stress and enhancing psychological well-being and makes employee flexible in his or her job setting. Employees can accept or can demand the work most suitable to them that really have an impact on the psychological well-being of bank employees working in private sector banks. As Geringer et al. (2002) argued that the greatest competitive advantage is to be obtained from people rather than technology. They contend that investment in technology is not enough, because that technology is (or soon will be) available to competitors. The more complex the technology - the more it requires people skills anyway.

Table 4.14
Step Wise Multiple Regression
Predictors (IVs) of Psychological Well-Being(DV) of Bank Employees
Working in Public Sector (N=150)

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics	
					R Square Change	F Change
1	.195	.038	.031	1.32	.038	5.843
2	.257	.066	.053	1.30	.028	4.410

a. Predictors: (Constant), V14

b. Predictors: (Constant), V14, V12

Table 4.14 showing a model summary, helpful in revealing that ‘forecasting human resource need in organization’- a dimension of HRP and ‘unprofitability’- a dimension of OS (IVs) contribute 3.8% and 2.8% respectively to the psychological well-being (DV).

Table 4.14A**ANOVA**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10.177	1	10.177	5.843	.017 ^a
	Residual	257.796	148	1.742		
	Total	267.973	149			
2	Regression	17.685	2	8.843	5.193	.007 ^b
	Residual	250.288	147	1.703		
	Total	267.973	149			

a. Predictors: (Constant), V14

b. Predictors: (Constant), V14, V12
Dependent Variable: Total PWB

Table 4.14A of ANOVA highlights that $F=5.843$ significant at .05 and $F= 5.193$ is significant .01 level of confidence. Same has been confirmed from table 4.14B as their corresponding statistical values $t=2.569$ and $t=2.100$ also found significant beyond .05 level of confidence. Hence, related null hypothesis (H_{012} , H_{014} , given in chapter-II) ‘unprofitability’- a dimension of OS, and ‘forecasting human resource need in organization’- a dimension of HRP will not significantly influence overall psychological well-being of bank employees in general and specifically working in public sectors” get rejected.

Organizations are arranging human resources through ‘forecasting the need of human resources’. Increasingly more importance is being given to people in the organization. This is mainly because organizations are realizing that human assets are more important assets they can have. Organizations are made up of people and function through people. Without people organizations can’t exist. The resources of men, money, materials, and machinery are collective, coordinative and utilized through people. These resources by themselves can’t fulfil the objectives of an organization. They need to be united into a team. It is through the combined

efforts of people that material and monetary resources are effectively utilized for the attainment of common objectives. Without united human efforts no organization can achieve its goal. This emphasis can partly be attributed to the new values of humanism and humanization, emerging in the world. Moreover, with the increased emphasis on creativity and autonomy which people are increasingly acquiring & enjoying in the society, the expectations of people are fast changing.

Table 4.14B

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	19.721	.535		36.881	.000
V14	.247	.102	.195	2.417	.017
2 (Constant)	18.809	.684		27.494	.000
V14	.260	.101	.205	2.569	.011
V17	-.160	.076	-.168	-2.100	.037

a. Dependent Variable: Total PWB

People cannot be taken for granted any more. Human resource practices are trying to manage the employees by inducing the feeling of independence which indicate that employee's don't have any feeling of non availability of any employee that may cause work to suffer. Human resource practices can develop the human resources by making them able to acquire or sharpen their capabilities, by discovering their inner potentialities, by maintaining their relationships with co-workers etc. The focus of human resource development is to develop employees'

adaptability as well as peak of their potentials through modernization. And they also feel that because of such human resource development activities they can work in organization conveniently which increase the feeling of stay in the organization. Later on it, they experience a subjective feeling of contentment, happiness, satisfaction, achievement, utility, belongingness etc. Those increase the sense of psychological well-being in bank employees working in public sector and enhance their productivity and effectiveness. Diener (1999) and his colleagues, found that people who score high in psychological wellbeing, later earn high income and perform better at work than people who score low in wellbeing. It is also found to have a positive relationship with physical health. But as it is known that public sector employees are not getting profits as much as their counter parts in private sector organizations which also shown by results that this unprofitability- a facet of OS plays a significant role in decreasing the psychological well-being among public sector bank employees.

Table 4.15**Step Wise Multiple Regression**

**Predictors (IVs) of Psychological Well-Being (DV) of Bank Employees
Working in Public and Private Sector Banks (N=300)**

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics	
					R Square Change	F Change
1	.322	.104	.101	1.56	.104	34.410
2	.364	.133	.127	1.54	.029	9.936
3	.381	.145	.137	1.53	.013	4.414
4	.399	.159	.148	1.52	.014	4.810
5	.417	.174	.160	1.51	.015	5.261

- a. Predictors: (Constant), V23
- b. Predictors: (Constant), V23, V17
- c. Predictors: (Constant), V23, V17, V10
- d. Predictors: (Constant), V23, V17, V10, V5
- e. Predictors: (Constant), V23, V17, V10, V5, V11

Table 4.15 highlighting that, ‘flexibility’, ‘organizational change’- dimensions of HRP, and ‘low status’, ‘responsibility for person’ and ‘strenuous working condition’ -dimensions of OS accounted for 10.4%, 2.9%, 1.3%, 1.4%, 1.5% variance respectively to the psychological well-being (DV).

Table 4.15(A) of ANOVA highlights that $F=34.410$, $F=22.689$, $F=16.771$, $F=13.943$, $F=12.368$ all are significant at .01 level of confidence indicating that ‘flexibility’, ‘organizational change’- a dimensions of HRP, and ‘low status’, ‘responsibility for person’ and ‘strenuous working condition’ -dimensions of OS ‘are significant predictor variables influencing the criterion variable (psychological well-being) as their corresponding statistical values are $t=3.715$,

$t=3.088$, $t=2.088$, $t=2.498$, $t=2.294$ significant at .01 level of confidence. Findings keep rejecting their related null hypotheses, given in chapter-2, H_{07} 'powerlessness'-a dimension of OS, H_{023} 'flexibility'- and H_{017} 'organizational change'- dimensions of HRP, H_{010} 'low status', H_{05} 'responsibility for person and H_{011} strenuous working condition- facets of OS, respectively will not significantly influence overall psychological well-being of bank employees in general and specifically working in public and private sectors".

Table 4.15 A

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	83.869	1	83.869	34.410	.000
	Residual	726.318	298	2.437		
	Total	810.187	299			
2	Regression	107.381	2	53.691	22.689	.000
	Residual	702.805	297	2.366		
	Total	810.187	299			
3	Regression	117.708	3	39.236	16.771	.000
	Residual	692.479	296	2.339		
	Total	810.187	299			
4	Regression	128.816	4	32.204	13.943	.000
	Residual	681.370	295	2.310		
	Total	810.187	299			
5	Regression	140.794	5	28.159	12.368	.000
	Residual	669.392	294	2.277		
	Total	810.187	299			

- a. Predictors: (Constant), V23
- b. Predictors: (Constant), V23, V17
- c. Predictors: (Constant), V23, V17, V10
- d. Predictors: (Constant), V23, V17, V10, V5
- e. Predictors: (Constant), V23, V17, V10, V5, V11

Dependent Variable: Total PWB

It is very clear from the findings that 'flexibility', 'organizational change', 'low status', 'responsibility for persons' and 'strenuous working condition' are

significant ingredients contributing to psychological well-being of bank employees. As we have already discussed that in banks 'flexibility' increases the feeling of emotional attachment and focuses on employees, treated friendly in accordance with organizational rules and regulation. By which employees form a stronger sense of community feeling that they can satisfy their social intimacy and security needs and experience higher levels of psychological well-being (Baumeister & Leary, 1995). Hence, such management functions are most likely to become instrumental for employees health and well-being. Owing to human mind and body, organizational change is possible. 'Organizational change' advocates that methods of work in the organizations are changing with the rapid change in technology.

Table 4.15B

Coefficients

Model	Unstandardized coefficients		Standardized coefficients	t	Sig.
	B	Std. Err	Beta		
(Constant)	21.786	.270		80.701	.000
V23	.176	.030	.322	5.866	.000
(Constant)	20.602	.460		44.760	.000
V23	.167	.030	.306	5.637	.000
V17	.103	.033	.171	3.152	.002
(Constant)	21.197	.538		39.386	.000
V23	.131	.034	.241	3.860	.000
V17	9.55	.033	.159	2.920	.004
V10	-9.14	.044	-.132	-2.101	.036
(Constant)	20.054	.747		26.856	.000
V23	.128	.034	.235	3.785	.000
V17	.103	.033	.170	3.140	.002
V10	-9.53	.043	-.137	-2.202	.028
V5	-9.95	.045	-.118	-2.193	.029
(Constant)	20.917	.831		25.158	.000
V23	.125	.034	.229	3.715	.000
V17	.100	.032	.166	3.088	.002
V10	-8.98	.043	-.129	-2.088	.038
V5	-.114	.046	-.135	-2.498	.013
V11	-8.36	.036	-.123	-2.294	.023

Department Variable: Total PWB

As a consequence of more entrance of private sector banks in India employees have become competitive in providing their services. To improve customer service and provide greater access to bank personnel, banking staff is facing 'strenuous working condition' and they are being exhausted in their work schedule. Surprisingly, in this technical world, at some places employees have to do many works manually and organizations are not fulfilling even their basic requirements especially of low level managements. Particularly in private sector organizations, more often employees become conditioned to perform extra duties under pressure because their earnings depend on the work, they have done. To a large extent, occupational stress can reduce productivity, increase mistakes and accidents at work encourage, absenteeism, lower morale, increase conflict with others and cause physical and emotional problems (Pflanz & Ogle, 2006)) and finally poor life satisfaction (Pawar & Rathod, 2007). Significant statistical associations have been found between a number of workplace factors and indicators of mental ill health, such as free-floating anxiety, somatic anxiety and depression (Sparks and Cooper 1999). Vachon (1987) found in a study that role stress may occur not only during one's official professional job but may also result from the fact that they are expected to continue their role when they are outside the organization. Even then in Indian banks, employees are not getting status as compared to their work in organizations. Due to excessive work-load they become exhausted while doing the work, generally in off timings, subsequently findings are supporting the explanation that 'low status', 'responsibility for person' and 'strenuous working condition' facets of occupational stress have emerged as significant predictor variable of psychological well-being. These role stressors not only affect

employees' behaviour inside the organization but also their psychological well being even at outside the organizations. Travers and Cooper(1993), provide evidence that job stressors are related to mental health problems, physical symptoms depression(Schaubroeck, Ganster and Fox, 1992), alcohol intake(Stffy & Laker, 1991) coronary heart diseases and its risk factor (caplan & jones 1975). There is a growing body of evidence from studies in various organizational settings that occupational stress has been increasingly implicated in the aetiology of poor mental health and psychosomatic disease (House et. al. 1979).

In the light of the overall picture of the findings, it is being observed that there is no much uniformity in the predictor variables among private, and public sector bank employees in relation to occupational stress and human resource practices and their various dimensions. On the other hand, 'role ambiguity', 'unreasonable group and political pressure', 'under participation', and 'poor peer relation' – dimensions of occupational stress were rated quite low as stressors by the employees in both public and private sector organizations. A clear conclusion is given in the next chapter V- conclusion and suggestion.

Chapter V

CONCLUSION AND SUGGESTIONS

Chapter-V

Conclusion and Suggestion

In the preceding chapter details of the description and interpretation of results have already been given. This chapter is completely dedicated to present conclusions in the light of results obtained and to expand suggestions which can be taken into consideration in similar future endeavours.

In the present study, Step Wise Multiple Regression Analysis was applied to analyse the data which had power to isolate predictor variables in sequence which could have significant influence on employee's psychological well-being and organizational commitment and its various dimensions. The findings at a glance have been given in table 5.1

Total Sample of Bank Employees

As table 5.1, highlights, in the column of total sample bank employees 'low status' has emerged as a most significant predictor variable of organizational commitment and its facets as well as of psychological well-being. 'Flexibility' becomes a strong component to increase and boost psychological well-being and organizational commitment except normative commitment. 'Role conflict' also emerged as a significant predictor of continuance, normative (facets of OC) and total commitment. 'Total occupational stress' is found to be an important factor for continuance (a facet of OC) and total commitment. Normative commitment (a facet of OC), organizational commitment and psychological well-being additionally have found to be influenced by 'responsibility for person'. In case of the other dimensions of the independent variable (viz. Occupational stress &

human resource practices) powerlessness and strenuous working condition (dimensions of OS) have emerged as predictors for affective commitment, total organizational commitment and psychological well-being. Whereas organizational climate, training, co-operation, organizational change, fairly liberal management functioning, employee management relations and appraisal system (facets of HRP) have emerged as significant predictor variables influencing criterion variables (DVs). Such findings conclude that occupational stress and human resource practices have their significant impact on psychological well-being and organizational commitment & its facets. One important thing explored from findings is that 'low status' a very significant predictor of organizational commitment and total psychological well-being, has not been predicted by private and public sector employees separately. It may be so because while analysing total sample regression, data become larger than before and because of twice data 'low status' that has not been found as a predictor in public and private sector banks, became an important predictor variable for total sample bank employees. The next most important factor has found flexibility. On the other hand, 'role ambiguity', 'unreasonable group and political pressure', 'under participation', and 'poor peer relation' –dimensions of occupational stress were rated quite low as stressors by the employees in both types of organizations.

Public Sector Bank Employees

The overall picture of the findings of public sector bank employees indicate that 'recognition' and 'total quality management' are found twice in affective (a facet of OC) and organizational commitment and in normative (a facet of OC) and organizational commitment respectively as predictor variables. Overall human

resource practices also found to be a significant predictor for overall organizational commitment showing that organizational commitment is very much affected by human resource practices, in case of more dimensions of HRP, forecasting human resource need in organization, employee management relations, co-operation have also found to be a significant predictors of normative, total commitment and psychological well-being. In addition 'role over-load', 'responsibility for person', and 'intrinsic impoverishment' (facets of OS) have emerged as significant predictor variables influencing the criterion variables. (DVs)

Private Sector Bank Employees

Organizational commitment and its facet affective commitment as well as psychological well-being are most significantly predicted by flexibility (a dimension of HRP) among private sector bank employees. Overall occupational stress significantly predicted the continuance commitment (facet of OC) whereas powerlessness also emerged as an important factor contributing to affective (a facet of OC) and organizational commitment. Affective and normative commitment (facets of OC), predicted by appraisal system. Responsibility for person (a dimension of OS) and organizational change (a facet of HRP) have emerged as predictor variables of psychological well-being for bank employees working in private sectors.

The finding itself is quite clearly presents a comparative picture of two groups, public and private sector employees. 'Responsibility for persons' (a facet of OS) is the only factor found as an important ingredient in both the groups. In private sector it has been found as a significant predictor for psychological well-being

while in public sector for continuance commitment. Owing to more competition in the present day world, banks be it public or private, also increasingly expand the hours that their branches are open and opening branches in non-traditional locations. Employees in a typical branch work weekdays. For example, hours may be longer for workers in bank branches located in grocery stores, which are open most evenings and weekends. Financial crisis accelerated an ongoing fundamental change in the banking industry as banks diversify their services to become more competitive. To improve customer service and provide greater access to bank personnel, banks have phone centres, staffed by customer service representatives. Employees of phone centres spend most of their time in answering phone calls from customers and often work evening and weekend shifts. Branch office jobs, particularly banker positions, require continual communication with customers, repetitive tasks, and a high level of attention to security. Bankers also work for long periods in a confined space. Permutation of all these things increases the responsibility load to the bank employees since 'responsibility for persons' has emerged as a significant predictor of both the groups. It has its importance both in decreasing employees' affection and increasing impaired psychological functioning.

It is observed that except the responsibility for persons, no any factor likewise emerged as a significant predictor for public and private sector employees. A clear comparative picture is given in table 5.1

Suggestions

More or less, all the researches, especially in the areas of behavioural sciences, are the continuous process as what results have been obtained may entirely change tomorrow because of dynamic changes in human beings as well as in the environment and the interaction between them. And if any research is complete in all respects then it will come to a dead end. So the limitation of the research opens new possibility for future researches. Every research bears certain advantages and disadvantages which guide to expand better strategies and sequentially shape future organization and offer direction to researcher in future researches.

Researcher is trying to complete this piece of research work carefully but it cannot be free from limitations and weaknesses. The present research was conducted on bank employees working in urban areas. It is felt that sample should also be selected from employees working in rural areas. The same research can be replicated on other samples like; in railways, teachers, professors, doctors, nurses, paramedical staff, etc. then the results could be more useful in bringing desirable changes in the position of employees and enhancing their effectiveness at work place. Sample size for the present investigation was only 300 ($n=150$ & $n=150$). It is also suggested that sample size should be enhanced and more sample must be included for further investigation. Moreover, data was collected on only male population in order to control gender effect and generally male members give preference to their professional life. Female employees should also be taken for research purpose that can provide a comparative picture of male and female sample on different variable. Furthermore, data was collected from various public and a number of private banks, details of sample have already been given in

chapter-III. It is to be suggested that employees of one particular bank of private and public should be studied extensively to create a clear comparative picture.

It is also observed that most of the predictor variables were excluded from being into the equation, by using ANOVA the interaction of these IVs could be studied to get interactional effect on DV which could not be feasible in the present study because of large number of IVs and relatively small number of sample of bank employees. It is also observed that in the result and discussion, for one dependent variable only one table should be given. Model summary, ANOVA and coefficient tables must be merged in one single table by taking their significant values.

Since, the present investigation is abortive in giving the clear-cut comparative findings with regard to bank employees across the levels because of relatively small sample size. So it is suggested that same or related problems must be studied on comparatively large sample across all levels. Moreover, biographical variables should also be studied to see their impact on organizational commitment and psychological well-being among bank employees as they are most likely to play an important role in determining employees' commitment towards organization and their psychological well-being.

Human resource practice and some of its dimensions are found instrumental and influential for psychological well-being and organizational commitment and its facets. Moreover, occupational stressors also have their impact on these two. In such a condition, management must think to provide counselling whenever needed. Through counselling employees' altitude stress can be controlled and they can perform their duties effectively. Moreover their commitment and psychological well-being would be increased. As during data collection, it was

observed that employees get irritated due to one or another reason so they must be given training about how to deal with customers.

Significant predictor variables of this piece of research, have shown clearly in table 5.1, should be taken into consideration. Stressors must be detected and removed while instrumental variables should be enhanced.

Despite this wealth of information, the application of the research findings to a particular workplace is not always simple because same workplace factors are not consistently related to stress in all work places and the relationship between IVs and DVs can differ depending on the group being investigated. Therefore, such studies must be conducted periodically in future, so that with the changing time scenario new organizational dimensions may be identified to give better shape to the organization in everlasting future.

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SUMMARY



Summary

The aim of the present investigation “influence of occupational stress and human resource practices on organizational commitment and psychological well-being” is to study the influence of occupational stress and human resource practices and their various dimensions on organizational commitment with all its dimensions and psychological well-being as a whole. The present scenario of work culture has forced the managers, supervisors and behaviour scientists especially psychologists to adopt the philosophy of making employees happy and in high spirits at work place to enhance their psychological attachment and involvements with the works/ and the organization because employees’ enhanced well-being would improve overall productive efficiency.

The present ~~target~~ empirical research leading to PhD in psychology has been presented in five standard chapters. Chapter-I highlights brief history, detailed description of concept and meaning of various dependent and independent variables where researcher has also mentioned the relevance of these in the modern business world to improve total quality management which is the popular slogan in modern organizations. Among the choice of variables, organizational commitment and psychological well-being have been taken as dependent variable in this research. In psychology, the concept of psychological well-being or subjective well-being has started gaining impetus recently, due to hectic work schedules and metro life styles. In the present scenario, the term ‘wellbeing’ has been defined from varied perspectives and it is now widely accepted that to measure the success of an organization, the wellbeing of employees must be considered in terms of happiness, life satisfaction, positive affect, personal control

etc. Psychological well being is the subjective feeling of contentment, happiness, satisfaction with life experiences and of one's role in the world of work, sense of achievement, utility, belongingness, and no distress, dissatisfaction or worry etc. It is an admixture of affective, cognitive, and somatic state of affairs and represents an overall view of subjective well being while organizational commitment refers to a combination of physiological, psychological and environmental circumstances that cause a person to feel positively towards the organization, and it is likely to induce greater sense of attachments with the organization and make employees committed to the organization. Organizational commitment is thus, the psychological state that characterizes an employee's relationship with the organization and reduces the likelihood that (s) he will leave. The main components of the construct are the affective (affective attachment to the organization), continuance (perceived costs associated with leaving) and normative (feelings of obligation toward the organization) dimensions. Employees with a strong affective bond stay in the organization because they '*want to*'. Those with strong continuance commitment remain in the organization because they feel they '*have to*'. Normatively committed employees stay because they feel they '*ought to*'. In general, affectively and normatively committed individuals tend to perform their jobs better, and to be more productive and continuance committed workers tend to perform less well. The chapter also discusses the concept of occupational stress and human resource practices which are independent variables of this research. Occupational stress refers to the misfit between a person's skill and abilities and the demand of the job which ultimately results in personal and organizational inefficiency, sickness, socio cultural estrangement and

dissatisfaction at individual as well as at the organizational level. Human resource practices refer to all those efforts through which employees in the organization are helped to develop their potentials at work through training, performance appraisal, job enrichment and organizational development programs. It is a widely acceptable strategy that animatedly appeared in the last few decades of 20th century- an area of hi-tech and computerization that help individual to acquire knowledge, skill, competence, and create a sense of belongingness and all these in combination, subsequently lead to employees motivation, satisfaction, and overall organizational effectiveness at work place.

Chapter-II deals with available survey of literature. It contains both theoretical and empirical works of stalwarts working in these specific aspects like, occupational stress, human resource practice, psychological well-being and organizational commitment. It has been found in the light of survey of literature that though a lot of studies have been conducted on the sample of bank employees especially by taking occupational stress as an independent variable but to find out the effect of occupational stress and human resource practices on organizational commitment and particularly on psychological well-being especially in Indian context has not been found by the researcher that pushed investigator to formulate this problem as well as null hypotheses to precede the research, that have comprehensively described. ^{what?} [?]

In general, occupational stress and human resource practice with their dimensions will not significantly influence the psychological well-being and organizational commitment or any facet of it, among bank employees working in public and private sector'. In this way, 26 null hypotheses have been formulated in chapter –II. ^{why null hypotheses?}

Chapter- III incorporates the methodological and procedural aspects of the study.

The sample of the present investigation comprising of bank employees selected

from public as well as private sector banks, sample size is consists of 150 from public sector and 150 from private sector banks. Four psychological tools, 'Occupational stress index' developed by Srivastava and Singh (1981), 'Human resource practices scale' developed by Shawkat and Ansari (1998), Psychological well-being scale developed by Bhogly and Jai Prakash (1995) and Organizational commitment scale developed by Shawkat and Ansari (1998) were administered individually on the respondents.

Stepwise Multiple Regression Analysis was used to analyse the data in order to find out the significant predictor variables influencing the criterion variables and to interpret the results.

Chapter-IV was devoted to results and discussion whereas in chapter-V conclusion and suggestions were given. The conclusion of the findings advocates that in total sample bank employees 'low status' has emerged as a most significant predictor variable of organizational commitment and its facets as well as of psychological well-being. 'Flexibility' has found a strong component in increasing psychological well-being and organizational commitment except normative commitment. 'Role conflict' also emerged as a significant predictor of continuance, normative (facets of OC) and total commitment. 'Total occupational stress' is found to be an important factor for continuance (a facet of OC) and total commitment. Normative commitment (a facet of OC), organizational commitment and psychological well-being additionally have found to be influenced by 'responsibility for person'. Powerlessness, strenuous working condition

(dimensions of OS) have emerged as predictor for affective, and total organizational commitment as well as of psychological well-being. Whereas organizational climate, training, co-operation, organizational change, fairly liberal management functioning, employee management relations and appraisal system (facets of HRP) have emerged as significant predictor variables influencing criterion variables (DVs). The overall picture of the findings of public sector bank employees indicate that 'recognition' and 'total quality management' are found twice in affective (a facet of OC) & organizational commitment and in normative (a facet of OC) & organizational commitment respectively as a predictor variables. Overall human resource practices also found to be a significant predictor for overall organizational commitment. Forecasting human resource need in organization, employee management relations and co-operation (facets of HRP) have found significant predictors of normative and total commitment as well as of psychological well-being. In addition 'role over-load', 'responsibility for person', and 'intrinsic impoverishment' (facets of OS) have emerged as a significant predictor variables influencing the criterion variables. Overall findings of the private sector bank employees showing that organizational commitment, affective commitment (facet of OC) and psychological well-being are most significantly predicted by flexibility (a dimension of HRP). Overall occupational stress significantly predicted the continuance commitment (facet of OC) whereas powerlessness also emerged as an important factor contributing to affective (a facet of OC) and organizational commitment. Affective and normative commitment (facets of OC) are predicted by appraisal system. Responsibility for person (a dimension of OS) and organizational change (a facet of HRP) have

emerged as predictor variables of psychological well-being for bank employees working in private sectors.

Finally, this is to summarize that almost all the dependent variables have been predicted by one or more independent variables. And 'role ambiguity', 'unreasonable group and political pressure', 'under participation', and 'poor peer relation' –dimensions of occupational stress were rated quite low as stressors by the employees in both types of organizations. This chapter also incorporate suggestions in the light of the observations and experiences held by the investigator during the course of carrying out this entire research which must be carefully undertaken in such future endeavours in order to improve the psychological well-being and increase the level of commitment to the organization at work place.

Table 5. 1 Showing Results at a Glance (Occupational Stressors)

V.N	Independent variable s	Total Sample of Bank Employees					Public Sector Bank Employees					Private Sector Bank Employees				
		DV's					DV's					DV's				
		Ac	Cc	Nc	Oc	Psw	Ac	Cc	Nc	Oc	Psw	Ac	Cc	Nc	Oc	Psw
V1	Role overload							*								
V2	Role ambiguity															
V3	Role conflict		*	*	*											
V4	Unreas grp & polit pre															
V5	Resp fr prsn			*	*	*		*								*
V6	Under partici															
V7	Powerless ness	*			*							*			*	
V8	PP relations															
V9	Intrin impov							*								
V10	low status	*	*	*	*	*										
V11	Str. Work condition					*										
V12	Unprofita bility										*					
V13	Overall OS		*		*								*			

V.N	Independent variables	Total Sample of Bank Employees					Public Sector Bank Employees					Private Sector Bank Employees				
		DV's					DV's					DV's				
		Ac	Cc	Nc	Oc	Psw	Ac	Cc	Nc	Oc	Psw	Ac	Cc	Nc	Oc	Psw
V14	Forecasting human resource need in organization										*					
V15	Training			*												
V16	Organizational climate			*	*											
V17	Organizational change					*										*
V18	Fairly liberal management functioning			*												
V19	Employee-management relation			*					*							
V20	Total quality management								*							
V21	Appraisal system			*								*		*		
V22	Recognition						*									
V23	Flexibility	*	*		*	*						*			*	*
V24	competition	*														
V25	Co-operation	*	*						*							
V26	Overall Human Resource Practices									*						

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APPENDICES

Dear Respondents,

The purpose of the present endeavour is to identify the facts of your job which are important for enhancing job condition and quality of working life. The success of the study will depend upon your honest and frank responses. Be sure, your responses will be kept confidential and only be used for research purpose. Hope, you will co-operate in achieving the objective of the study.

Please read each and every statement carefully and answer them honestly and do not leave any statement unanswered.

Thanks

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Occupational Stress Index

The question is meant for psychological investigation. The questionnaire consists of a number of statements that employees feel or say about various components of their jobs. You are required to use the following 'five point scale' to indicate extent to which you agree with each statement to describe your own job and the experience or feeling about your job. Put '5' if you strongly agree, '4' if agree, '3' if neutral, '2' if disagree and '1' if strongly disagree.

Please Answer the Questions

1. I have to do a lot of work in this job. ()
2. The available information relating to my job-role and its outcomes are vague and insufficient. ()
3. My different officers often give contradictory opinion regarding my job work.()
4. Sometimes it becomes complex problem for me to make adjustment between political/group pressures and formal rules and instructions. ()
5. The responsibility for the efficiency and productivity of many employees is trust upon me. ()
6. Most of my suggestions are heeded and implemented here. ()
7. My decision and instructions concerning distribution of assignment among employees are properly followed. ()
8. I have to work with person whom I like. ()
9. My assignments are of monotonous nature. ()
10. Higher authorities do care for my self-respects. ()
11. I get less salary in comparison to the quantum of my labour/work. ()
12. I do my work under tense circumstances. ()
13. Owing to excessive work load, i have to manage with insufficient number of employees and resources. ()
14. The objectives of my work role are quite velar and adequately planned. ()

15. Officials do not interfere with my jurisdiction and working method. ()
16. I have to do the some work unwillingly owing to certain group/political pressure. ()
17. I am responsible for the future of a number of employees. ()
18. My co-operation is frequently sought in solving the administrative and industrial problems at higher levels. ()
19. My suggestion regarding the training-programmes of the employees are given due significance. ()
20. Some of my colleagues and subordinates try to defame & malign me as unsuccessful. ()
21. I get ample opportunity to utilize my abilities & experiences independently. ()
22. This job has enhanced social status. ()
23. I am seldom rewarded for my hard labour and efficient performance. ()
24. Some of my assignments are quite risky and complicated. ()
25. I have to dispose off my work hurriedly owing to excessive work –load ()
26. I am unable to perform my duties smoothly owing to uncertainty and ambiguity of the scope of my jurisdiction and authorities. ()
27. I am not provided with clear instruction and sufficient facilities regarding the new assignments trusted to me. ()
28. In order to maintain group-conformity some time I have to do/produce more than the usual. ()
29. I bear the great responsibility for the progress and prosperity of this organization/ department and company. ()
30. My opinions are sought in framing important policies of the organization/department. ()
31. Our interest & pinions are duly considered in making assignments for important posts. ()
32. My colleagues do co-operate with me voluntarily in solving the administrative and industrial problems. ()
33. I get ample opportunity to develop my aptitude and proficiency properly. ()
34. My higher authorities do not give due significance to my post and work. ()
35. I often feel that this had made my life cumbersome. ()

36. Being too busy with official work, I am not able to devote sufficient time to my domestic and personal problems. ()
37. It is not clear that what type of work and behaviours my higher authorities and colleagues expect from me. ()
38. Employees attach due importance to the official instruction and formal working procedures. ()
39. I am compelled to violate the formal administrative procedures and policies owing to group/political pressure. ()
40. My opinion is sought in changing or modifying the working system, implements and conditions. ()
41. There exists sufficient mutual co-operation and team spirit among the employees of this organization/ department. ()
42. My suggestions and co-operation are not sought in solving even those problems for which I am quite competent. ()
43. Working conditions are satisfactory here from the point of view of our well-fare and convenience. ()
44. I have to do such works as ought to be done by others. ()
45. It becomes difficult to implement all of a sudden the new dealing procedures and policies in place of those already in practice. ()
46. I am unable to carry out my assignments to my satisfaction on account of excessive load of work and lack of time. ()

Please recheck that you have answered all the questions.

Human Resource Practices Scale

Every organization involves number of activities for achieving its goal. People in organizations generally have their feelings and reactions towards various organizational activities. Questions given bellow pertain to your work in organization. Against each statement please endorse your response in the following manner to each statement. Assign '5' if the conditions are present in 'maximum degree'. Assign '4' if the conditions are present in the 'above moderate and bellow maximum' degree'. Assign '3' if the conditions are present in the 'moderate degree'. Assign '2' if the conditions are present in the 'bellow moderate and above minimum degree'. Assign '1' if the conditions are present in the 'minimum degree'.

Please Answer the Question.

1. Employee feels free to express their ideas even these may be different from their bosses. ()
2. Competitiveness and smartness are highly valued in this organization. ()
3. Employees generally feel here that they are never alone. ()
4. Nurturing and helping subordinates are encouraged here. ()
5. Achievement & competence at work have more importance here, than hierarchical status or position. ()
6. Our company/organization makes selection of employees well before any position is likely to become vacant for avoiding any irregularity & employees work over-load. ()
7. Employees feel that they have greater say here and they can influence many important issues. ()
8. Still development training programmes are vey regularly being run here, or employees are sent outside the company for training. ()
9. Changes, if needed for companies / organizational productive efficiency are given prime importance here. ()

10. For working on new technology, in service employees are trained and given due placement. ()
11. Management here has a very supportive attitude toward employees. ()
12. Attractive incentives are given to the best and efficient employees. ()
13. Supervisors always extend supportive hand to their subordinates. ()
14. Supervisors generally do not leave any impression over their subordinates that they are supervisors. ()
15. Job rotation, i.e. shifting employees from one shift to another, is followed here. ()
16. Confidential report of the employee is strictly maintained here. ()
17. Employees have a full confidence in management here. ()
18. Employees have a general feeling that their interests are well safe guarding here. ()
19. Company/organization strictly adhere very open self-appraisal system. ()
20. Organization/company thinks that only strict supervisor can make employees disciplined and highly productive. ()
21. Performance assessment is the regular feature of this organization/company to help, develop and not to punish employees. ()
22. Organization/company has trust over employees. ()
23. Quantum of work is not generally decided by management/supervisor alone but it set through mutual understanding between the employees and the supervisors. ()
24. Employees do not have any feeling of non availability of any personnel that may cause work to suffer. ()
25. Company/organization rule are flexible here to protect employees' need in specific time and situation. ()
26. Employees are treated here very strictly in accordance with company/organizational rule and regulation. ()
27. Management generally provides excellent working conditions and environment along with giving emphasis on product quality and consumers satisfaction. ()
28. Employees generally feel that they are not treated differentially. ()
29. Promotions here are not linked with experience and favoritism but to work excellence only. ()

30. There is no limit of promotional growth for good and dedicated employees.
()
31. Salary and other perks and benefits are not the constrained here for the best and efficient works. ()
32. Company/organization encourages healthy completion among employees through the system of individual rewards to the best workers. ()
33. Our organization/company does not have any system for giving training to the employees. ()
34. Organization/company generally highlights best workers. ()
35. Organization/company always makes concerted efforts to find out the best moderns mean of improving and achieving organization productive efficiency. ()
36. Management has a lot of concern and sympathy about employees here. ()
37. Employees share the event of sorrow and happiness of each other irrespective of any difference of religion caste, hierarchical position etc. ()
38. Employees generally feel that they are being very strictly supervised. ()
39. Healthy competitive conflicts are generally observed here. ()
40. Our organization/company always thinks in using new modern technology. ()

Please recheck that you have answered all the questions.

Organizational Commitment Scale

Listed below are the series of item that represent possible feeling that individuals might have about the company/organization to which they work. Please indicate the degree of your agreement or disagreement. Responses of each item are to be measured on a 7 point scale. Put '7' if you 'strongly agree' with the statement, '6' if moderately agree, '5' if slightly agree, '4' if undecided '3' if slightly disagree, '2' if moderately disagree and '1' if you are strongly disagree with any statement.

Please Answer the Question.

1. I feel proud of being attached to my organization. ()
2. I feel that I would be at loss when I would be leaving this job. ()
3. I feel firm conviction of not leaving my job in this organization because this organization has helped me to stand on the feet. ()
4. I don't leave the office/workplace unless I complete my task. ()
5. I can never think of leaving this organization even if promotion is delayed. ()
6. My organization has provided me opportunity to live with the dignity on this earth, so I can never think to switch over to other organization. ()
7. I believe that one should not over stay in the organization at the cost of family affairs. ()
8. My organization is sufficiently fulfilling my need which other organization can't do. ()
9. I feel sorry and dissatisfied when I fail to utilize my utmost efforts for meeting the goal of the organization. ()
10. Personal benefits are more important here than to help & promote organizational development. ()
11. I love to work for organization. ()
12. What status I am enjoying here I could have found it in any other organization. ()
13. I live, eat & breathe my job in the organization. ()

- 14. I don't delay my work because I can't take any risk of being kicked out from this organization. ()
- 15. Real pleasure comes to me only when I accomplish the task. ()

Please recheck that you have answered all the questions.

Psychological Well-being Scale

Given below are the numbers of statement regarding health, well-being, attitudes and interest. Please answer them by writing 'Yes' if the answer is true or mostly true of you and 'No' if it false or mostly false. There is no right or wrong answer.

Please Answer the Question.

1. On the whole I would say my health is good. ()
2. Compare to other of my age and background I am better off. ()
3. In the past I have achieved much support when i really need it. ()
4. My life often seems empty. ()
5. I have recently been getting a feeling of tightness or pleasure in my head. ()
6. I feel worthless at times. ()
7. I have felt pleased about having accomplished something. ()
8. I have recently felt capable of making decision about thing. ()
9. Life is better now that I have expected it to be. ()
10. I have recently thought of possibility that I may kill myself. ()
11. In my case, getting what i want does not depend on luck. ()
12. I have recently been getting edge and bad tempered. ()
13. I have recently felt that on the whole i am doing things well. ()
14. I have recently been feeling in need of good tonic ()
15. I have all alone in the alone. ()
16. I have recently been getting pains in my head. ()
17. I feel I am a person of worth atleast equal to others. ()
18. I have felt proud because someone complimented me on some achievements. ()
19. I have recently been able to enjoy my normal day to day activities. ()

- 20. These are the best years of my life. ()
- 21. I have recently found that idea of taking my own life kept coming to my head. ()
- 22. What happens to me depends on me alone. ()
- 23. I am happy/ satisfied with the support I have received. ()
- 24. I have recently felt constantly under strain. ()
- 25. I have recently felt perfectly well & in good health. ()
- 26. I have recently felt satisfied with the way, have carried out my task. ()
- 27. (In case married) Considering everything, I would say, in marriage, I am satisfied. ()
- 28. On the whole, I would say my life is satisfactory at present. ()